Australian Consumers' Association

May 1995

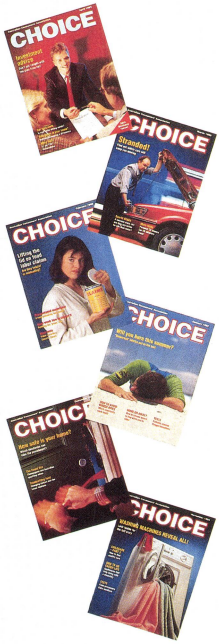
CHOICE

Car insurance
Don't get hit twice

Pay TV
The facts behind the hype

Lead
Is your child at risk?

Tests
Exterior paint
Overlockers



About the Consumers' Association

The Australian Consumers' Association is a non-profit, non-party-political organisation established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers.

We are completely independent. We buy all the products we test on the open market. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a Best Buy. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. We can't conduct special tests or provide information about tested products beyond what appears in CHOICE.

No commercial use policy. Our ratings and reports may not be used in advertising or for any other commercial purpose. The Consumers' Association will take all steps open to it to prevent commercial use of its materials, its name, and the name of CHOICE or our other publications. Please report any apparent violation to the Consumers' Association, 57 Carrington Road, Marrickville 2204; fax (02) 558 9341.

We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote consumers' rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

Membership. Subscribers can become voting members of the Consumers' Association on application. Membership costs $75 per year, which covers your subscription to CHOICE plus a further subscription to our consumer policy and campaigning magazine, *Consuming Interest*.

About CHOICE

CHOICE is published monthly by the Australian Consumers' Association.

Subscription rates. $48 for one year, $89 for two years; institutions $66 per year.

Subscription problems or changes of address. Write to Subscriptions Department, CHOICE, 57 Carrington Road, Marrickville 2204, phone (02) 558 8088 or fax (02) 559 3260. Please include your subscriber number (found in the top corner of your CHOICE address label) or have it ready by you when you phone us.

Back issues. Subscribers can buy back issues at the following rates: $6 for one copy, $10 for two, $13 for three, and $4 each after that. Non-subscribers can purchase back issues that are less than 12 months old for $16 per copy; more than 12 months old, $10. Write to Consumer Information Service, CHOICE, 57 Carrington Road, Marrickville 2204, or phone (02) 559 9855.

Permissions. Reproduction of CHOICE and Choice Books in whole or in part is forbidden without prior written permission (and is never permitted for commercial purposes). Address requests to Consumer Information Service at the above address.

Mailing lists. We never sell the CHOICE mailing list to other organisations. We also don't purchase mailing lists for marketing purposes from other organisations.

Other Consumers' Association products

Choice Books publishes non-fiction titles on a wide range of topics, with a consumer perspective.

Consumer Bookshelf offers both Choice Books and material from other publishers for sale by mail order.

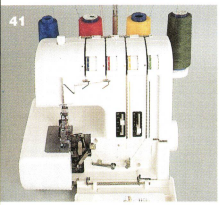
Test Research provides fee-for-service testing and research on consumer products, services and regulatory issues for other consumer organisations, government and industry. For work to be accepted by Test Research, consumer benefit must be the primary outcome (for example, testing for energy labelling).

Consuming Interest, our quarterly policy and campaigning magazine, is published in February, May, August and November. It provides straight facts, probing analysis, in-depth reporting, informed opinion and stimulating debates. It also gives updates on the lobbying and campaign projects of the Consumers' Association.

CHOICE Travel. This magazine is produced by the UK Consumers' Association and reprinted by CHOICE four times a year. Its reports are independent in the same style as CHOICE and, while they're written from the perspective of a European base, most of the information in them is just as useful to travelling Australians.

VOLUME 38 MAY 1995 NUMBER 5

Cover photo: Kent Mears



Next issue

Electric cooktops, 35 mm film, 'lean' mince, renting vs buying a home, electric heaters, air pollution, skiing holidays for beginners.

July, August, September

Tests: Vacuum cleaners, fax machines, anti-scald devices for taps, cordless drills, laundry detergents, 500 L fridges, washing machines, computer printers, high chairs, hair removal devices.
Reports: Using the hospital system, investing in shares, removalists, drinking water quality, savings accounts, gyms.

Choice Regulars

4 Choice Cuts

Database to help your lawyer; specialist solicitors; mobile phone mania; caffeine in tea; special day of banking action; an eggsplanation.

22 Consuming Interest

This month *Consuming Interest*, our policy magazine, launches its annual review of consumer affairs ministers. Who will win the glittering prize?

38 Consumer Bookshelf

46 What do you know?

Our regular consumer quiz.

47 Recalls and bans

Choice Reports

6 Road-testing car insurance

We examine the policies and claims handling practices of all the major insurance companies offering comprehensive car insurance in every state. Our report tells you which policies have the best benefits — and cheapest premiums — and which companies are most likely to pay your claim.

13 Meat scare

A food poisoning scare in South Australia earlier this year raised serious doubts about the safety of some processed meats. We give you tips on how to buy, prepare and store processed meat products so you can minimise the risks.

14 Pay TV

What is pay TV and do you really want it in your home? In this comprehensive report we look at the pay TV industry as it stands and answer some important consumer questions. We also take a detailed look at what's on offer from Galaxy — the first company to offer pay TV in Australia.

25 An uphill battle for consumer rights

One of our subscribers thought the stove she bought was a "lemon" — but despite doing all the right things she doesn't think she got consumer justice.

26 Lowering lead levels

Even low levels of lead in the body can have a serious, perhaps permanent effect on the health of young children. This report identifies the common sources of lead contamination and looks at what's being done to combat this major public health problem. It explains what parents can do to minimise the danger to their children.

Choice Tests

33 Exterior paint: Painting the town mission brown

Painting a house is a big and expensive job, so you'd be justifiably annoyed if the paint you chose didn't stand up to the weather for more than a couple of years. In this update of our ongoing paint test we found that some paints are as good as new after three years of exposure to the elements, but others are already cracking up.

41 Overlockers

If you're buying an overlocker for the first time, you'll want one that's not too complicated to use or overly expensive. We tested the cheapest machines from each of nine brands of four-thread differential-feed overlockers. Which ones were best for stitch quality and ease of use?

Banking action

HIGH FEES AND LOW ACCESSIBILITY

A SPECIAL DAY OF ACTION is planned for Monday, May 15, to focus attention on consumer concerns about the failure of major banks to supply services which are reasonably priced, accessible and easy to understand.

The Consumers' Association, in conjunction with the Australian Pensioners' and Superannuants' Federation and Disabled Peoples International, will be drawing attention to the difficulties many consumers — particularly aged and disabled people — face in their dealings with banks. We will be asking banks to guarantee improvements in the accessibility and cost of their services.

This campaign coincides with the completion of the Prices Surveillance Authority inquiry into banking fees and charges. We'll be reporting on the current situation with bank charges in *Your money* in the June issue of CHOICE.

Please get involved — we need your help! Send a message to the government by demanding the Treasurer Ralph Willis sets in place a mandatory, fee-free, basic banking service so that no consumers are locked out of this basic right.

You can phone, fax or write to the following address.
The Hon Ralph Willis,
Parliament House, Canberra
2600, phone (06) 277 7340,
fax (06) 273 3420.

Telecommunications

MOBILE MANIA

IS A MOBILE TELEPHONE appearing more practical and irresistible by the day? Before you buy one, take a look at *Hold the phone: Read this before you buy a mobile* — a self-help guide to finding the most appropriate mobile phone for you.

Launched in February, the booklet came about because of an "explosion" in mobile phone purchases and an increasing number of complaints and inquiries to the Trade Practices Commission (TPC), the Telecommunications Industry Ombudsman, and Austel (the telecommunications regulatory body) from some of the 1.5 million people who currently use mobile phones.

One cause of complaints is the inadequate training of dealers who sell phones and arrange access to a network. "You can buy a mobile phone from a department store and the people selling them may know little about the product. A poor decision based on poor advice could end up being expensive," Warwick Smith, Telecommunications Ombudsman, said.

Consumers should be aware that dealers usually receive a commission from the network provider and so could have a vested interest in your final choice. They may recommend a phone and network inappropriate for your needs.

To help overcome some of these problems, the guide lists questions you should ask when buying a mobile phone — such as ongoing running costs, accessories you may require, and charges, such as call and carrier rates — and where to get the answers. It also provid a buyer's checklist to take alo when you shop for your ne phone.

The Ombudsman admits son of the problems in the telecomm nications industry, such as 'churi ing' (where customers are ha assed to change carriers), can't l resolved by consumer educatic alone. The industry is attemptir to address these problems with voluntary code of practice — b consumers will only be protecte once all retail players comply wi a mandatory licensing requiremer

Copies of *Hold the phone* a available from your local mobi phone dealer or the Telecommun cations Industry Ombudsma (1800 062 058).

Labelling

CAFFEINE TEA

WHEN ONE OF OUR technical staff was presented with NATURE'S CUPPA TEA, Grown Caffeine Free (98%), he was a bit sceptical about the claim.

The importer said that because this Ceylon tea was grown in high altitudes there was "naturally" a lower caffeine content than in other teas. He uses the label 'grown caffeine free' to distinguish his tea from tea that is chemically decaffeinated.

However, ordinary tea has between 1.5% and 2.5%, so being 98% caffeine-free means NATURE'S CUPPA has about the same amount of caffeine as normal tea.

Testing labs approved by the Victorian Health Department commented that the product had also come to their attention as a routine local council sample. They recorded the 'grown caffeine free' claim as "misleading and incorrect".

We wondered how an importer could make a claim that could mislead unsuspecting consumers. In fact, the Trade Practices Commission believes it contravenes Section 53 of the Trade Practices Act that prohibits false and misleading claims, and equivalent sections of state Fair Trading Acts. It said its Melbourne office would act on the issue.

The Food Standards Code makes no mention of caffeine or caffeine claims under the standard for tea — only for coffee. For coffee, the code simply stipulates that packaging or advertising cannot contain 'caffeine-free' claims for decaffeinated coffee. We think caffeine-free claims on tea should be similarly covered.

Correction

INSECT REPELLENTS

(CHOICE, January 1995)

On page 33, the sentence describing where the dengue mosquito is to be found in Australia should have read: "It is an introduced species, currently known to exist only in Queensland, predominantly on the coast, but previously known in WA, the NT and NSW as far south as Culcaine near Albury." A line was accidentally dropped at a late stage of production, causing the sentence to say the species was still prevalent in WA, the NT and NSW.

LEGAL LIFT

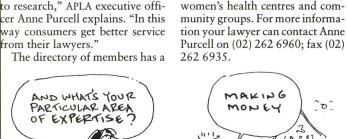
HAVE YOU BEEN INJURED by an unsafe or defective product or service? Has it been difficult to find a lawyer who could help you with your case? The Australian Plaintiff Lawyers' Association (APLA) is a group of personal injury and public interest lawyers which is hoping to address this problem with a directory of members and a database of expert witnesses. Through APLA your lawyer or community legal centre can contact other lawyers throughout Australia who are expert in dealing with similar cases from the injured person's point of view.

"Getting lawyers to contact APLA stops them doubling up on work or saying no to a case because they've never heard of such a case or have found it too difficult to research," APLA executive officer Anne Purcell explains. "In this way consumers get better service from their lawyers."

The directory of members has a short description of each lawyer's area of expertise and is updated yearly. The latest edition is planned to be distributed in mid 1995 to APLA members, law libraries and community legal centres throughout Australia.

Lawyers in NSW can currently get similar information in the Legal Information Access Centre (LIAC) in the State Library of NSW or the 10 mini LIACs in public libraries across the state. The Law Society or its equivalent in your state also provides community assistance in contacting lawyers with particular areas of expertise.

Now in its second year, APLA has offices in the ACT, NSW, SA, Queensland, Victoria and WA that are beginning to network with other organisations, legal centres, women's health centres and community groups. For more information your lawyer can contact Anne Purcell on (02) 262 6960; fax (02) 262 6935.



SEEKING A SPECIALIST SOLICITOR?

BY THE END OF 1995, as a first step in a new national legal accreditation system, it should be easier to find a solicitor with proven expertise in family law and some other specialities.

The accreditation scheme has been developed by state law societies to help people, particularly those not used to dealing with solicitors, choose a lawyer who has passed a rigorous accreditation process and earned the right to practise as a specialist in that area.

Accredited specialists must have been practising law for at least five years full-time, have proven involvement and competence in their speciality and have passed an examination which assesses their communication and problem-solving skills as well as their legal knowledge.

Accreditation schemes are already operating in WA, Victoria and NSW covering the following specialities:

- **WA:** Family law.
- **Victoria:** Family, business and immigration law, alternative dispute resolution, wills and estates, commercial law, personal injury, property, environmental planning and local government. Later in 1995, criminal law will be added.
- **NSW:** Family, criminal, business, personal injury, taxation, property, employment and industrial law. Later in 1995, wills and estates, immigration and commercial litigation will be added.

For advice about your legal problems contact the Law Society in your state (in Victoria it's called the Law Institute):

- **ACT:** (06) 247 5700
- **NSW:** (02) 220 0333.
- **NT:** (089) 81 5104.
- **Queensland:** (07) 233 5888.
- **SA:** (08) 231 9972.
- **Tasmania:** (002) 34 4133.
- **Victoria:** (03) 607 9311.
- **WA:** (09) 221 3222.

HEN PECKED

IT SEEMS that every time you waltz into a supermarket to purchase a dozen eggs the choice becomes more overwhelming. They now stock caged-bird eggs, barn-laid eggs, free-range eggs, vegetarian eggs and organic eggs. A number of readers have asked us to clarify these descriptions of the humble egg.

Caged-bird eggs come from hens kept in artificially lit sheds in wire cages with three to four other hens. The cages have slightly sloping floors so that eggs roll into trays.

Barn-laid eggs are produced from hens kept in a barn, but free to roam its confines.

Hens on free-range farms have outside access during the day and a weatherproof house with defined space, lighting, ventilation, food, water and temperature provisions. There are also restrictions on the number of birds per hectare: not more than 1500.

Vegetarian eggs are laid by hens fed on a vegetarian diet such as sunflower seeds, alfalfa and wholemeal corn. The distinction between vegetarian and other eggs is dietary only — birds fed on a vegetarian diet can still be caged.

Organic egg farms are slightly different in that they are certified by an organic farming organisation. The eggs should be laid by hens whose feed is grown without synthetic pesticides or fertilisers, and hens must be free-range.

In most states there is at least one brand name for each type of egg. Although each egg farming body has its own set of standards, discussions are under way to achieve national uniformity.

Even though there is this great variety of egg types, the Australian Egg Industry Association says 95% of the 200 million dozen eggs produced each year in Australia come from caged hens.

Industry authorities say the labelling is pretty spot-on and guidelines are well adhered to, but the organic farming industry is pushing for stricter labelling because it feels it's still too easy for egg producers to mislabel their eggs.

Working out egg terminology is a new supermarket skill: see above for help.

Can you help?

TRAVEL INSURANCE

If you've made a claim on a travel insurance policy in the last 12 months we'd love to hear from you. We're writing a report on travel insurance later this year and would like to find out about your experiences with travel insurance companies and how they've handled your claim.

Were you satisfied with the way your claim was handled? Did the company willingly pay it? Did you encounter any difficulties or problems? Did you use any other services (such as medical emergency contact numbers) provided by the insurance company and were they helpful? We're interested in both good and bad experiences.

If you can help, write to **Travel Insurance**, CHOICE, 57 Carrington Road, Marrickville 2204, or fax (02) 558 9341, by June 30, 1995. Thank you.

Road-testing car

Comprehensive car insurance isn't cheap, so quality of cover and value for money are important. Of course, if a company fails to pay your claim promptly, politely or at all, no amount of frilly features in the policy will make you feel better. We put the policies and claims handling practices of major motor insurers in every state under the microscope.

IF YOU'VE EVER OWNED A NICE CAR that was stolen or smashed in an accident, you'll know the sinking feeling of dismay that accompanies such a loss. If you were lucky enough to have it adequately insured with a company that met its side of the bargain and paid your claim without a problem, you'll also know the enormous relief comprehensive car insurance can provide.

A good policy should have you back on the road in a repaired or replacement vehicle within a few weeks. If that happens it's enough to counter the cumulative effect of those smaller sinking feelings you get every time the bill for your policy renewal arrives.

Car insurance is offered by a wide range of companies. Some of the biggest are on the move into states where they've never before ventured, increasing the competition for your annual premium throughout the country. Some go in for saturation bombing with advertising messages to make sure their names are in our minds when it comes time to make that annual decision. The choice is bewilderingly complex.

Comprehensive car insurance policies today come with all manner of benefits — some are useful but others are "bells and whistles" that don't really add to the value of a policy. They also vary widely in price according to what type of car you have, where you live, how long you've held insurance, your claims history, age and even your sex.

In theory, a wide choice is good for consumers, but buying insurance is not like selecting fresh fruit. It's extremely difficult to compare quality and value at a glance. To know what's really on offer you'd have to read through a stack of policies and compare their costs, benefits and conditions. On top of that, to make the best decision you'd need to find out something about how the different companies handle claims, since the best or cheapest policy is worth little if the company won't give you satisfaction when you have to make a claim.

Choosing the right policy sounds like a daunting task. It is, but relax — we've done the hard work for you. We've evaluated the benefits and examined how companies handle claims and price their policies. Our Buying Guide on page 8 gives you a shopping list of what we consider to be the policies offering the best value for money in each state.

insurance

Your basic insurance choices

IF YOU DRIVE AN OLD RUST-BUCKET that has one tyre in the wrecker's yard and scant tread left on the others, you probably aren't interested in insurance that might cost more each year than you could get for the car. Even so, you can't drive around completely uninsured — not legally, anyway.

Compulsory third-party

At the very minimum your car must carry third-party personal injury insurance — also known as compulsory third-party or 'CTP' — to cover the victims of accidents its driver causes. This insurance is all about looking after people who get hurt and nothing to do with fixing or replacing cars or property — yours or anyone else's. That means if you cause an accident that wrecks someone else's valuable car, and you only have CTP insurance, you're in big financial trouble.

Third-party property

To protect yourself against this eventuality, you can drive extremely carefully, all the time, or take out some third-party property damage insurance. With this you can rest assured that the owner of the BMW you run up the back of will be duly compensated, though you'll still be catching the bus. It only covers damage caused *by* your car, not damage *to* it.

Some companies are now upping the ante slightly on third-party property policies, offering, for example, 'third-party plus' cover — normal cover for third-party property as well as for up to several thousand dollars' damage to your car if the accident is caused by another driver who is both uninsured and to blame.

Third-party fire and theft

If the value of your four-wheeled pride and joy is measurable in thousands rather than hundreds of dollars, you may wish to go a step further and protect yourself from some of the worst that motoring can throw at you with a third-party, fire and theft policy. This covers any vehicle you hit, and also covers you in the event your car is stolen or vandalised by fire, but your car's smash repairs remain your problem. It's dearer than straight third-party but cheaper than comprehensive insurance.

Comprehensive cover

This type of insurance covers the lot. It's the most costly but also the one most Australian car owners choose, so it's the only sort we assessed in this report.

We surveyed all the major motoring organisations, the government insurance offices in each state and the biggest of the rest of the insurance companies in the motor game. Twenty companies responded, but because some offer several policies and/or different policies in different states, we had around 40 to compare.

WHO WE LOOKED AT

We surveyed the following companies offering comprehensive car insurance in each state (**TIO, COMMERCIAL UNION** and **FORTIS** didn't respond to our survey):

- **ACT** and **NSW: AAMI, AMP, CIC, FAI, GIO, MERCANTILE MUTUAL, MMI, NRMA, NZI** (both its 'Topcover' and 'Comprehensive' policies), **QBE, SUN ALLIANCE & ROYAL** (both its 'Secure Motor' and 'Secure Motor Plus' policies), **SUNCORP** and **ZURICH** (both its 'Coverall' and 'Allguard' policies).
- **Northern Territory: AMP, CIC, FAI, MERCANTILE MUTUAL, MMI, QBE, SUN ALLIANCE & ROYAL** (both its 'Secure Motor' and 'Secure Motor Plus' policies) and **ZURICH** (both its 'Coverall' and 'Allguard' policies).
- **Queensland: AAMI, AMP, CIC, FAI, GIO, MERCANTILE MUTUAL, MMI, NRMA, QBE, RACQ, SUN ALLIANCE & ROYAL** (both its 'Secure Motor' and 'Secure Motor Plus' policies), **SUNCORP** and **ZURICH** (both its 'Coverall' and 'Allguard' policies).
- **South Australia: AAMI, AMP, CIC, FAI, GIO, MERCANTILE MUTUAL, MMI, QBE, RAA, SGIC, SUN ALLIANCE & ROYAL** (both its 'Secure Motor' and 'Secure Motor Plus' policies) and **ZURICH** (both its 'Coverall' and 'Allguard' policies).
- **Tasmania: AAMI, AMP, CIC, FAI, GIO, MERCANTILE MUTUAL, MMI, QBE, RACT, SUN ALLIANCE & ROYAL** (both its 'Secure Motor' and 'Secure Motor Plus' policies) and **ZURICH** (both its 'Coverall' and 'Allguard' policies).
- **Victoria: AAMI, AMP, CIC, FAI, GIO, MERCANTILE MUTUAL, MMI, NRMA, NZI** (both its 'Topcover' and 'Comprehensive' policies), **QBE, RACV, SUN ALLIANCE & ROYAL** (both its 'Secure Motor' and 'Secure Motor Plus' policies) and **ZURICH** (both its 'Coverall' and 'Allguard' policies).
- **Western Australia: AMP, CIC, FAI, GIO, MERCANTILE MUTUAL, MMI, QBE, RAC, SGIO, SUN ALLIANCE & ROYAL** ('Secure Motor' only), **SUNCORP** and **ZURICH** (both its 'Coverall' and 'Allguard' policies).

Buying guide

Choose a policy from the recommended list for your state or territory, based on the 'client profile' most closely resembling you. Being over 25 makes a big difference to premiums and/or excesses; having a high no claim bonus is also a major factor — so match your profile to our scenarios from those points of view first. The age and driving experience of other people who drive your car regularly is likely to be taken in to account too when your premium is calculated. Lastly, your (or another driver's) sex can make a difference to age excesses. The policies are listed in order of premium price — cheapest at the top.

We shortlisted policies based firstly on our assessment of their benefits (see right). Where we had information from our survey (see page 10) about people's satisfaction with a company's handling of their claims, we then factored that into the equation. The nine companies for which we had statistically significant information about claims handling were **AAMI**, **FAI**, **GIO**, **NRMA**, **RAC**, **RACQ**, **RACV**, **SGIO** and **SUNCORP**. So if you choose a policy in the Buying Guide from one of those companies, you have the additional 'insurance' of its having been given a good report for paying out promptly, completely and with good will.

We then asked the shortlisted companies in each state for details of their premium costs, and ruled out any policy that was excessively expensive. The premiums were based on the average premium for a range of five popular cars quoted for an address in the central business district of each capital city. Premiums vary depending on where you live, which is why we haven't listed them. Some companies may be cheaper for non-CBD addresses.

The policies listed in the Buying Guide are therefore the best in each state for people with similar requirements to those in our scenarios (which were designed to cover a high proportion of car drivers Australia-wide), based on:

- Good benefits (see right).
- For the nine companies listed above, their claims handling performance.
- Reasonably priced premiums.

Scenario 1

You're in your 40s with maximum NCB and no-one else drives your car regularly.

■ ACT
Mercantile Mutual
NRMA
QBE
AMP
Sun Alliance & Royal *(A)*

■ New South Wales
NRMA
AMP
CIC

■ Northern Territory
CIC
AMP
Mercantile Mutual

■ Queensland
GIO
CIC
Zurich *(B)*
Sun Alliance & Royal *(A)*
Mercantile Mutual

■ South Australia
Mercantile Mutual
CIC
Zurich *(B)*

■ Tasmania
CIC
Sun Alliance & Royal *(A)*
Mercantile Mutual

■ Victoria
RACV
CIC
Sun Alliance & Royal *(A)*
NRMA
QBE

■ Western Australia
Mercantile Mutual
Zurich *(B)*
CIC

Scenario 2

You're a 24-year-old with five years' driving experience. This is your first car so you've had no previous insurance or NCB.*

■ ACT
CIC
Zurich *(B)*
Mercantile Mutual

■ New South Wales
CIC
Zurich *(B)*
NRMA

■ Northern Territory
Mercantile Mutual
AMP
CIC
Sun Alliance & Royal *(A)*

■ Queensland
Zurich *(B)*
GIO
CIC
Sun Alliance & Royal *(A)*

■ South Australia
Zurich *(B)*
Mercantile Mutual
CIC

■ Tasmania
Zurich *(B)*
CIC
Sun Alliance & Royal *(A)*

■ Victoria
RACV
Zurich *(B)*
NRMA
Mercantile Mutual

■ Western Australia
Zurich *(B)*
Mercantile Mutual
CIC

Scenario 3

You're in your 40s with maximum NCB. Your 20-year-old son (who's held a licence for two years) uses your car regularly.

■ ACT
Mercantile Mutual
Zurich *(B)*
QBE

■ New South Wales
Zurich *(B)*
CIC
Mercantile Mutual

■ Northern Territory
CIC
Mercantile Mutual
AMP

■ Queensland
Zurich *(B)*
CIC
RACQ
GIO

■ South Australia
Zurich *(B)*
CIC
Mercantile Mutual
RAA

■ Tasmania
CIC
Zurich *(B)*
Mercantile Mutual

■ Victoria
RACV
Zurich *(B)*
CIC

■ Western Australia
Zurich *(B)*
Mercantile Mutual
CIC

(A) Sun Alliance & Royal has two policies: Secure Motor and Secure Motor Plus (which has more benefits). Premiums for the two will differ.
(B) Zurich Allguard only. It also sells a policy called Coverall.

* Some companies might allow you up to your parents' full NCB if yo had previously been noted on their policy as a driver and can demonstrate a clean driving record. Your parents would usually have be existing customers or change their own policy to your company. F young drivers these deals are well worth checking into: it could mean the difference between starting your car-insuring life on 60% or more discount, or from scratch — an expensive place to be. Some compani offer reduced age excesses and premium discounts for young women compared with those paid by young men.

The benefits

SOME CAR INSURANCE POLICIES ARE simply bulging with all sorts of different 'benefits'. It's difficult to decide exactly which features represent the best value for your money. We shortlisted policies for our Buying Guide based on our assessment of the following benefits, which we think are the most important. If your current policy doesn't include them, you may be better off switching to one included in our Buying Guide.

■ **Agreed value:** The majority of companies offered insurance based on a value for your car that you agree with them in advance. This is preferable to 'market value', which can drop significantly without you being aware until your car is written off. It also allows for the fact that your car might be worth a lot more than others of its make and model.

■ **No claim bonus (NCB) schemes** were assessed for a number of features (see *Get a better bonus* on page 12).

■ **Car hire** for up to two weeks if yours is stolen is a feature of many policies. Some offer less than this, while RAA in South Australia offers 21 days.

■ **Cover for personal property** lost, damaged or stolen in your car is also a good feature shared by many policies. **AAMI, AMP, MERCANTILE MUTUAL, NRMA, RAA, RACQ, RACT, RACV, SGIC and SUN ALLIANCE & ROYAL** limit this cover to $200 or $300. **MMI** covers up to $500 worth. In some cases there is a much smaller limit per item: $50 might seem small comfort if your $800 jacket is stolen.

■ **Third-party property cover** for a substitute car while yours is off the road for repairs, say, is highly worthwhile and only a few companies — **AAMI, NZI, RACV** and **ZURICH** — don't provide it.

■ Virtually all companies will **waive excess payments** when you're not at fault in an accident, provided you can identify the driver who is. Notable exceptions are **SGIC** and **SGIO**. Honourable mention to **FAI** in Victoria for allowing such a no-blame waiver even when you can't identify the guilty party.

■ A stone hitting your window is hardly a major accident, but paying excess on a new windscreen could be a major annoyance. Very few of the companies will waive their normal excess when it's only a window in question. **CIC** (in the ACT, NSW, NT and WA), **RAA** and **AAMI** (SA only) are the ones that do. **SGIO** does it for maximum no claim bonus customers only.

GIO, RACV and **FAI** in Victoria only, and **MMI** in all states, lost points for keeping the registration refund on written-off vehicles (see *Watch out for traps* on page 11). By contrast, **MERCANTILE MUTUAL** and **RACV** seem to be breaking new ground. They will, in some circumstances, refund the 'unused' portion of the annual premium you've paid on a write-off, or at least credit it towards a new policy. Bravo.

Icing on the cake

Many comprehensive policies these days carry packages of other extras we didn't consider essential when rating policies for our Buying Guide. Examples include emergency accommodation, travel costs and even services which notify relatives of your troubles. The idea is that if your bad car day should happen to strike while you're away on holiday (most stipulate you must be at least 100 km from home) the pain might be eased somewhat by this assistance.

These benefits sound great, and if such a stroke of ill-luck did occur, they no doubt would be great. However, when weighing up policies, consider what proportion of the year you'll spend in your car away on holiday. It's likely you'll never make use of such 'benefits' — which we suspect is why so many companies feel they can afford to offer them. They make the policies look fat and generous when, in fact, they're likely to be worthless for most consumers.

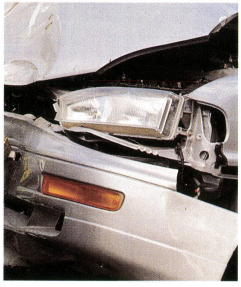
Most of us would do better to concentrate on the list of benefits we assessed for the Buying Guide.

Whichever policies you're considering, take the time to read the policy documents. That's where all the terms and conditions should be.

YOUR PANELBEATER OR OURS?

One area of car insurance controversy in recent times has been the policy of some companies, most notably **AAMI**, to require clients to get two quotes for any repairs, at least one of which must be from a repairer from its own accredited list, and insist on the work going to the one it chooses. Some people claim this leads to the work being done by the 'lowest bidder', and to inferior repairs.

AAMI is very keen to counter this perception. Spokespeople argue vigorously that the vast majority of motorists don't care who fixes their car, so long as it's fixed promptly and well. Since **AAMI** organises hundreds of repairs every week, they say it's much better positioned than the average person to do so.



AAMI seems to have a valid argument in that repairers on its recommended list would stand to lose a lot of work if they did a substandard job. **AAMI** guarantees the work for the life of the car and gives a written commitment to use only genuine manufacturers' spare parts. It says if you are one of the small minority of people who insist on choosing your own repairer, then it's not the insurance company for you.

There are obviously arguments on both sides here, and we think it's a case for individual opinions, not a concern for all consumers. We therefore didn't score the policies on whether they insisted on the right to choose a repairer or not.

Making a claim

ALL INSURANCE REPRESENTS A BIT of a paradox: even as you buy it, you're probably hoping you'll never need it — think of death and disability insurance. What you're paying for is peace of mind in case of disaster. This means that probably the single most important thing about the motor vehicle policy you choose is that, if that dark day comes, the company you bought it from will pay your claim. You pay your premiums in good faith, so it's reasonable to expect the company to pay up — promptly, pleasantly and completely — in your hour of need.

In previous articles we've mentioned the importance of the companies' claims handling and bemoaned the impossibility of getting good information about it. The companies we contacted were cagey about the number of claims they receive and the proportion and amounts paid out. In past years we've had trouble even getting them to tell us how long it takes them to process claims. They say this kind of data is 'commercially sensitive'. Many are reluctant to let their competitors — or, perhaps, the public — know how they run their businesses: how many claims are paid and how quickly, how many are knocked back, unduly delayed, inadequately paid out and so on.

More frustrating still is the fact that the Commonwealth Government's watchdog body for this industry, the Insurance and Superannuation Commission (ISC), collects this information from all the companies, but it won't tell us about it either. A spokesperson said such information is protected by the secrecy provisions of the Insurance Act and can't be released to the public.

This means that if there are insurance companies that make a practice of refusing to pay large numbers of claims or deliberately delaying them, the ISC could probably detect it from its data but couldn't tell the public.

We will be asking the government to act to change the regulatory regime which places insurance companies' commercial interests above consumers' rights to basic information about the trading practices of companies with which they must deal.

Our survey

We started to feel as though no one wanted us to tell you how the big insurers behave when it comes to handling their customers' claims, so we decided to find out for ourselves.

We received almost 3000 responses to our survey about customer satisfaction with claims handling. After leaving aside those companies for which we didn't get a statistically significant number of replies, we were left with good information about the claims handling performance of nine companies with which many thousands of Australians insure their cars. They were: **AAMI, FAI, GIO, NRMA, RAC, RACQ, RACV, SGIO** and **SUNCORP**.

Time to settle

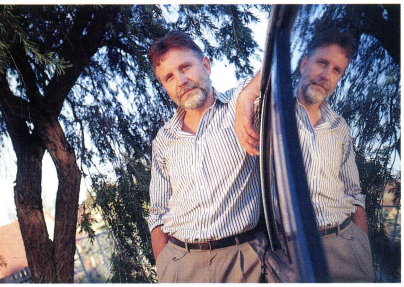
One of the most aggravating aspects of getting a car insurance claim settled can be the waiting (see *Paid out late ... and short* below). Over 96% of the claims in our survey had been settled, but the time taken, and the consequent satisfaction of the customer, varied a lot. Over half were settled within one week, over three quarters within two and over 90% within a month. More than a month is a long time to wait without a car. Since it doesn't seem too hard for the majority of companies, most of the time, to do a lot better than that, it may be all the more frustrating to find yourself among the unlucky one in 10.

Of the nine companies in question, **NRMA, RACV** and **RAC** had the lowest proportions of 'more-than-a-month' claims in our survey, while **FAI** had the highest.

Delays in handling claims

About 10% of our respondents complained that the company was too slow handling their claim, with **FAI** coming off worst. **NRMA** caused our respondents the least heartache on this point.

PAID OUT LATE ... AND SHORT



Alan, of Marrickville, NSW, and his family had the unhappy experience of a stolen car compounded and dragged out interminably by a classic case of 'the runaround' from their insurance company, CIC, which they had patronised for many years without any previous problems.

This time, however, the company would not approve repairs to the damaged vehicle before making three separate assessments over several weeks. In the end Alan was without wheels for almost four weeks beyond the two-weeks hire car benefit in his policy. To add insult to aggravation, when the settlement finally arrived, it was short the $980 he'd already paid out for the hire car. Upon inquiry, he was told the company "had no record" of the original receipts he'd sent them for this. It took several more weeks, and further 'running around' with the hire car company, to make good on this special benefit of the policy. Alan's currently considering his position regarding his house and contents and other insurance placed with the company.

Discourteous treatment

Being fobbed off or delayed is one thing. Being treated rudely into the bargain is enough to send most consumers' blood towards boiling point. Around 5% of our respondents reported being treated discourteously by insurance company staff at some stage in the claim handling process. Again **FAI** was the subject of a higher frequency of such reports, while no one had a bad word for their treatment by staff of **SGIO**.

Complicated procedures

The process of dealing with your claim should ideally be smooth as well as swift, so we asked respondents whether they'd encountered overly complicated procedures in making a claim. Over eight per cent said they had. **NRMA, RACQ** and **RACV** had the lowest incidence of this problem and **FAI, GIO** and **RAC** were at the high end.

Disagreements

Other areas we explored were disagreements people had with the companies — about whose fault an accident was, the amount that should be paid and just what is covered by the policy — and dissatisfaction with the quality of repairs.

Our findings about claims handling are summarised in the table below.

Claims handling dissatisfaction

	AAMI	FAI	GIO	NRMA	RAC	RACQ	RACV	SGIO	Suncorp
Claims handling felt to be too slow	10%	17%	11%	5%	7%	8%	9%	11%	7%
Treated discourteously	5%	11%	5%	3%	7%	5%	5%	0%	4%
Complicated procedures	9%	12%	11%	5%	12%	6%	6%	9%	7%
Disagreement with company over fault	8%	10%	5%	6%	10%	8%	5%	10%	7%
Disagreement over amount paid	7%	10%	6%	4%	6%	6%	6%	3%	5%
Disagreement over what was covered	5%	8%	5%	2%	4%	5%	4%	7%	5%
Dissatisfaction with repairs	11%	9%	9%	7%	7%	10%	7%	5%	4%

WATCH OUT FOR TRAPS

Watch out for some less obvious nasties lurking in some policies.

■ Making you pay an **additional excess** on top of the basic one if your car is stolen is hard to justify, if not downright mean — as if losing your car didn't hurt enough. Only two policies we looked at contained this little 'extra' — **AAMI**'s and **GIO**'s, and both only in NSW — but its rarity only seems to make it all the more unexpected and unpleasant.

■ If your car earns itself the designation 'total loss' only a week after you register it, you might well be annoyed. We think you'd be even more so to discover your insurer was one of the ones we found that pockets the partial registration refund made available by state government traffic authorities. Only four companies in our survey had policies with this niggardly nicety — **FAI, GIO** and **RACV** in Victoria and **MMI** in all states. We'd like to see them all get rid of it.

Always double-check any policy you're considering for features like these you may one day have reason to regret.

READY TO WRITE OFF INSURANCE

When Barbara of Turramurra, NSW, ducked up to the shops and a big 4WD slammed into her Mazda, she thought she was having a bad day. She had no idea how many bad, carless days were ahead of her. She took her insurer's (NRMA) advice and made a 'no fault' claim, to avoid the hassle of claiming from the other driver's insurer interstate. She then discovered it was NRMA's apparently inflexible practice to write off cars in cases like hers where the repair bill approaches the agreed value. This didn't suit her a bit since it wouldn't replace her car with a similar one and NRMA would auction the wreck to recoup some of its costs. She then learned that the other driver's insurance company, while it would still 'write off' her car, would let her keep it and pay her its agreed value less their estimate of its salvage value. She therefore went back to square one, got a cheque from that company and kept her car — eventually. It took a month to haggle with NRMA and then the "to-ing and fro-ing" with the other company began. All in all, she found herself catching buses and trains to work for three months.

Costs and how to cut them

PREMIUMS VARY WIDELY DEPENDING on where you live, existing no claim bonuses (NCBs — see below), various age and family discounts and so on. In addition to that, though, we found instances of premiums differing by over $2200 between companies for the same client profile in the same state! It seems some companies simply don't want to insure certain types of customer and price their products accordingly.

To be sure you get the best deal, get quotes from each of the policies listed in our Buying Guide on page 8 for your state and age/NCB grouping. We've already assessed their benefits and exclusions, so you should be safe with any of them.

For most people, reducing the annual bill is a high priority, so when it comes to looking at features, look for those that put dollars back in your pocket even if you never make a claim. When we assessed the policies for our Buying Guide, we looked for those which offer the following:

- Some companies have no-frills policies as well as their feature-laden ones. If keeping your premiums down is your main concern, they may better suit your needs.
- For sheer savings, we regarded the most important discount of all to be the granting of the full existing no claim bonus to a second car insured with the same company. This can mean 60% savings or more from day one of second-car ownership. It also seems a reasonable thing to expect: it's your driving record that earned your NCB; there's no reason to suppose you'll be riskier in your other car.
- Some companies offer 'gold customer' or 'safe driver' schemes that reward long-term, non-claiming customers with discounts off premiums. Taken over 10 years, these add up to the equivalent of a great deal of holiday driving protection or post-theft rental car coverage — they're a better bet for most people. Some give discounts for people over 50 or other — mostly mature — age groups.
- 'Family bonus' schemes offer reduced age excesses or premiums for younger drivers who live with their parents (as long as they're also insured by the same company). Some will even allow most or all of the no claim bonus enjoyed by the parents if they are already customers or become customers and the young driver can show evidence of several years of incident-free driving. This translates into huge premium discounts — almost $2000 per year in one case.

Tips for younger drivers

It's a sad fact that young men are statistically over-represented in crash-damaged motor cars. Perhaps in order to encourage them to grow up faster and drive more slowly — and certainly to protect themselves against the higher risk young male drivers represent — insurers charge them an age excess if they make a claim.

A few companies seem lately to have realised it's neither logical nor fair to penalise people already driving with due care and maturity: young women, for example. Some have reduced **age excesses** — which are usually applied to under 25-year-olds — for women. The **NRMA** and **SGIC** have eliminated them altogether; so has **AAMI** — but only for over 22-year-olds in Victoria.

Younger drivers of either sex can face massive premiums for comprehensive car insurance — the highest quote we got in our sampling was $3295 — as can parents if they wish to preserve their insurance protection while letting their children use the family car.

The excesses applied to young drivers vary a lot between companies. Some hit the youngest hardest, with different rates for, say, under 21s, under 23s and under 25s. We decided not to penalise policies for high age excesses since they only apply to a small number of people for a relatively short time and then only if they need to make a claim. By contrast, some policies with lower age excesses had much higher premiums. Since you pay these year in, year out, whether you claim or not — and in most years, hopefully, you won't — we regard lower premiums as much more important.

GET A BETTER BONUS

No claim bonuses — ranging up to 70% of what you'd otherwise pay — are the most important factor in reducing premiums; a 60% maximum is typical and we were harsh on policies offering less. We looked favourably, however, on policies that protected people's NCBs once they'd been on the maximum for a while — without making them pay for the privilege, that is.

Another important NCB consideration is the size of the 'steps' by which it goes up each year and the number of years it takes to reach the maximum. Assuming similar base premiums, a policy that gives you 25% NCB after year one accumulates more savings in each succeeding claim-free year, compared to one that begins on, say, 10%.

The following example shows the cumulative effect of two different patterns of NCB growth, neither of which is unusual. It's assumed the base premium for both policies is $1000 pa.

Years without a claim	Annual premium Pattern 1 (NCB increments 25%, 35%, 45%, 55%, 65%)	Annual premium Pattern 2 (NCB increments 10%, 20%, 30%, 40%, 50%, 60%)
0	1000	1000
1	750	900
2	650	800
3	550	700
4	450	600
5	350 (max NCB)	500
6	350	400 (max NCB)
Total paid out	**4100**	**4900**

The first pattern works out $800 cheaper over six years — or more than two years' further premiums. Policies are rated higher in our Buying Guide if they have NCBs that go up relatively quickly, go higher and come down in smaller steps in the event of a claim. Losing two years' worth of gain per 'at fault' claim seems to be about standard, but **AMP** and **RACQ** only penalises you one year's worth. Again, this can save you significant money for years to come.

Meat scare

The outbreak of food poisoning in SA earlier this year has raised questions about the safety of processed meats. What do you need to know to avoid risks?

There's a huge variety of smallgoods available, but no labelling system to help you work out which are uncooked, fermented, pasteurised, etc — and so which are safest for people susceptible to food poisoning.

THE BACTERIUM *E. coli* 0111 was responsible for the cases in SA of haemolytic uraemic syndrome, which killed a four-year-old girl and hospitalised more than 20 other people. It was associated with mettwurst manufactured by the Adelaide-based Garibaldi Smallgoods company.

The outbreak highlighted the fragmented nature of our meat inspection system, which is currently a state responsibility. Different states have different systems and there is much reliance on self-regulation by the meat industry.

The Commonwealth Government, in conjunction with the states, is putting into place regulations for meat production in abattoirs, and the National Food Authority has drawn up standards for producing smallgoods. However, we're continuing to press the government for a national, independent system of meat inspection to ensure the industry complies with these mandatory standards and so to restore consumers' confidence in our meat supply. We also think there should be a national system for notification of food-borne illnesses and a central register of food poisoning data.

In the meantime, there are some things you can do to help guard against food poisoning.

- Cook foods well, particularly meat dishes such as minced meat, rolled roasts and whole poultry. Thorough cooking will kill most harmful bacteria.
- Don't eat undercooked hamburger patties or sausages. Cook them until they're no longer pink inside and the juices are clear. Steak and other whole cuts of meat are generally OK rare in the middle because bacteria are only on the surface and are killed by cooking.
- Treat any raw meat with caution. Make sure you store it separately from other foods and wash chopping boards and utensils before using them for other foods.
- Wash your hands well before preparing any food and after handling raw foods.
- Keep prepared food at the right temperature, either piping hot (at 60°C or above) or cold (at 5°C or below). Use a food thermometer to check your fridge temperature is less than 5°C.
- Be cautious about giving uncooked types of processed meat to young children, frail older people and people who are already ill.

Providing manufacturers adhere to proper processing procedures, there shouldn't be a particular problem with uncooked smallgoods, as fermentation and preservatives inhibit the growth of bacteria. However, until we can be assured that all smallgoods operators are following the new mandatory code of practice, it's safest for those most susceptible to food poisoning to avoid uncooked smallgoods.

No way to tell what type

The problem is there's no way of telling from the label whether processed meats such as mettwurst or salami are uncooked. Traditionally, mettwursts and salamis aren't cooked: they're processed by fermentation — but a few are cooked and some are fermented and then pasteurised. However, devon, fritz, strassburg, Polish sausage, mortadella and cabanossi (also called cabana) are cooked.

In effect, there is a huge variety of smallgoods available in Australia and many methods for processing them. There is no uniform meat classification system, which makes it difficult for you to know for sure what you're getting.

CHOICE thinks all processed meat products should have labelling that indicates the type of product and the production method (for example, "uncooked, fermented mettwurst"), together with safe handling and storage instructions.

As a general rule, salamis and mettwursts in natural casings will keep for several months without refrigeration, but those in plastic need to be kept covered in the fridge. Sliced meats should be refrigerated and eaten within a few days.

And are they good for you?

Processed meats aren't the healthiest meat choices: they're generally high in fat and salt and may contain significant amounts of food additives which might be of concern, including nitrites and nitrates. When these combine with amines in the stomach to form nitrosamines they are potentially carcinogenic, but you would regularly have to consume large amounts of foods high in these additives for this to be worrying. They can also contain sulphur dioxide, which may trigger asthma attacks and other reactions in some people.

For more advice about food storage and preventing food poisoning, see CHOICE, March 1995. ❑

Pay TV

One company is already operating services in some areas of the country, and others are set to follow. In this article we look at pay TV and the facts behind the hype.

ON AUSTRALIA DAY THIS YEAR pay TV became a reality for some viewers. A 24-hour sports network kicked off services in Sydney and Melbourne from Galaxy TV, which has pipped its rivals in the race to get pay TV to the public. It's still very early days and, like any infant, the pay TV industry in Australia is developing rapidly and changing almost daily.

Galaxy is currently the only operator on-air but several other players are set to enter the market before the end of this year. Deals between the major companies are superseded almost before they're signed, codes of conduct are still in the draft stages and much of the legislation binding the industry is yet to be thoroughly tested. A major shake-up is set to occur in 1997, when the government will review many of the current operating rules and look at the granting of extra broadcasting licences.

In this article we take a look at the pay TV industry as it currently stands and answer some important consumer questions. We also take a detailed look at Galaxy and its offerings and find out what you get for your money.

What is it?

Pay TV is essentially what it says — paying to receive extra TV channels.

UNLIKE THE 'FREE-TO-AIR' STATIONS, you can't simply tune your television to get these extra channels. They are sent to your home using a variety of technologies, and you need to pay a fee and have some special equipment before you can watch them. In a similar way to your phone, if you don't pay your bill the company can disconnect the service.

What you get when you subscribe to a pay TV company is the necessary hardware to decode the signals, and access to a package of channels. The free-to-air channels we're all used to show a variety of programs — movies, news, sit-coms, etc. Channels offered on pay TV are likely to be more specialised. For example, there may be a channel that just shows movies, a dedicated 24-hour sports channel or a channel showing only children's programs.

The number of channels you get will depend on which company you subscribe to. As the number of pay TV operators grows and more channels are available, it's likely there'll be a choice of channel 'packages'. Galaxy currently plans to offer eight channels as part of a standard subscription. In the future there may be more available and pay TV operators may offer different packages of channels at various prices to suit your needs.

Aside from channels with wide appeal, there is scope on pay TV to offer specialist programs which interest a narrow section of the community. Sometimes referred to as 'narrowcast' services, they can include channels for special-interest or language groups. Galaxy, for example, offers a Chinese channel called New World TV, and a channel which is split between Arabic Lebanese programs and Tele-Italia for the Italian community. Narrowcast services would generally be offered separately from the main program packages and may cost extra.

Programming

What will you see once you're hooked up to pay TV? The potential advantage of different channels for different interests is that you don't have to rely on the whims of the TV stations to decide when you can watch certain types of program.

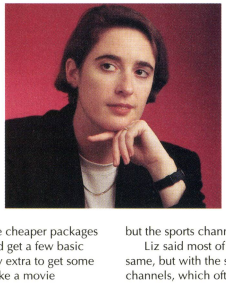
This may sound like TV nirvana in theory, but will the reality match up? While it's true that the channels offered on pay TV will be dedicated to specific areas, the programming may not cover as much ground as some people might expect. Pay TV channels are likely to show the same program repeatedly over several weeks. For example, a movie channel which shows films over 24 hours won't provide 24 hours of different movies. A core of several will be cycled, so that the same movie may well be shown more than once in one day.

The same will be true of most channels on pay TV. Shows will be repeated at various times. This has the advantage that if you miss a program you'll probably be able to catch it again at a later time, but it does mean you might see an awful lot of the same thing in any given week.

Interact with your TV

One novel area of pay TV is the potential for viewers to interact with the programs. In its simplest form, interactivity

UK PAY



Liz M and her husband Mark spent the last three years living in London and subscribed to pay TV for most of the time they were there. They initially subscribed to a cable network after a promotional offer to waive the installation fee. When they moved house about 18 months later, the new residence (a block of four flats) had a satellite dish on the roof and a set-top box installed in the flat. All Liz had to do was ring the satellite company and have them automatically turn on the box.

Satellite and cable both charged a similar monthly subscription fee of about $60. This was for a premium package which included all the channels. "There were cheaper packages of channels available. For instance, you could get a few basic channels for about $20 a month and then pay extra to get some of the others. There were also special deals like a movie package which gave you the basic channels plus two movie channels, but it only worked out to be a few dollars extra a month to get everything," says Liz.

So what about the quality of the programming? "We initially subscribed because we wanted to get live cricket coverage that wasn't available on the free-to-air networks. I was a bit disappointed in the number and quality of the movies shown on the various movie channels. The movies were repeated quite a lot, but if you missed a particular one when it was shown in the 8:30 pm timeslot, you'd have to try to catch it at some less convenient time. If you just switched on a movie channel at random, you'd probably already seen it or didn't want to.

"In general, with the number of channels available you could find something to watch most of the time, but the individual channels weren't that exciting overall. The live sport was good, but the sports channel played a lot of rubbish as well."

Liz said most of the channels on cable and satellite were the same, but with the satellite she could pick up a few European channels, which often broadcast English shows with foreign subtitles and provided some good viewing.

With all the choice of channels on pay TV you might think the free-to-air stations wouldn't get a look-in, but Liz found that ultimately she watched more free-to-air than pay TV. "If the cricket had been on the free-to-air stations, I probably wouldn't have kept subscribing. For movies I think you're better off with a VCR."

is already present on the free-to-air networks. Phone polls, where you ring a particular number to register an answer to a broadcast question, are an example. Pay TV, and in particular cable TV, offer the potential to take this further.

The idea is that as well as a signal travelling from the broadcaster to the subscriber, a signal can also travel back. This opens the way for viewers to react instantly to what is happening on the screen. For example, in the US some cable viewers can play along with their favourite game show by registering their answers to the questions using the cable remote control. The answers are logged and prizes awarded to the viewers with the most points.

Another example would be home shopping from a catalogue displayed on the TV screen. You would choose what you wanted to buy and then press a button on the remote control to order the product and send your billing details.

Perhaps the most exciting use of interactive TV would be 'video on demand'. This could let you choose a movie from a list and have it start immediately. You might even be able to pause and search like you can with a video recorder.

While interactivity is possible, don't expect to see it immediately on pay TV. Until cable networks are fully up and running and the technology is refined, interactivity will remain fairly crude. It may be several years before the potential of interactive TV is realised.

The future

The first hurdle for pay TV operators is attracting subscribers. There's been a lot of hype surrounding the industry, but will the Australian public accept this brave new television world? Jim Hoggett, General Manager for Corporate Affairs at Australis, the owner of Galaxy TV, says Galaxy's medium-term estimate is for one million subscribers. Whether this is a realistic figure won't become clear for at least a year or two.

In the short term, development of the delivery technologies will progress:

■ **Microwave or MDS** (see *Anatomy of pay TV*, right) will continue to grow, with Galaxy expanding its services to include the mainland state capital cities and some rural areas in WA.

A company called East Coast Television (ECT) has franchise rights from Australis and is gearing up to start MDS services in the middle of this year in the NSW cities of Newcastle and Wollongong, and in Hobart. It will probably offer similar, if not the same, channels as Galaxy, and will initially use Galaxy's customer service centre in Adelaide to service subscribers.

Another company, CTV, has franchise rights from Australis to provide MDS services in the NT and Queensland (except Brisbane). Like ECT, it will offer similar channels to Galaxy and expects to be up and running in Darwin, Cairns and the Gold Coast in June.

■ **Satellite** systems will probably start in the third quarter of this year. There are currently 10 satellite channels licensed. Australis, and thus Galaxy, holds licences for four channels, ECT holds another four and the ABC has the remaining two. Currently the satellite can cover most of the east and south-east coast, most of Tasmania and a large area of WA centred on Perth, but there are plans to increase the coverage area. Satellite broadcasts will give pay TV access to a large number of people who can't receive the various MDS services; they are expected towards the end of this year.

Australian Information Media (AIM) is a joint venture between the ABC, John Fairfax Holdings and the US-based Cox Communications to produce a news channel and a combined children's/general entertainment channel for satellite TV. The AIM channels are likely to be offered as part of programming packages on the other pay networks.

■ There are two main players in the race for **cable:** Optus Vision, which is a syndicate involving Optus Communications and Kerry Packer; and Foxtel, which includes Telstra and News Corporation. Both are currently laying fibre-optic cable which will be used to carry services. Australis recently signed a deal with Foxtel to allow Galaxy access to cable services in the longer term.

There are no firm dates for the start of any cable channels, but the job of establishing the infrastructure is huge and it's unlikely cable services will be widespread till next year at the earliest.

At the conclusion of a ministerial review of television services in 1997 (see *Who's in control?* on page 18 for more on this) the pay TV landscape may well be greatly transformed.

Pay TV promises more choice for viewers and an alternative to existing television programming. Whether it delivers on this promise or just gives us more of the same remains to be seen.

Anatomy of pay TV

There are three main ways to get pay TV into your home. In this section we look at these systems and the equipment necessary to receive the signals.

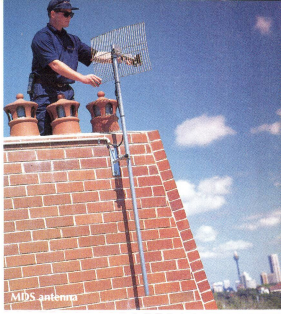
The diagram below shows the basic set-up of the three main pay TV distribution methods.

1 MDS (microwave distribution system): A transmitter, usually mounted on top of a tall building in a city centre, broadcasts the pay TV signal — similar to a normal TV signal but higher in frequency — which is picked up by a small antenna mounted on the roof of your home. To receive an MDS signal you need to be able to 'see' the transmitter directly from your home; it won't reach you if there are any hills, tall buildings or other obstructions between you and the transmitter.

2 Satellite: The pay TV signals are beamed to a satellite, which broadcasts them back to earth where they are picked up by a dish antenna at your home. A single satellite can provide signals to many homes over a vast area.

3 Cable: In a similar manner to the telephone system, pay TV can be brought directly to your home using a cable network. A series of main cables, possibly optical fibre, would be run through suburbs. Each house would then have an individual cable line branching off the nearest main cable.

Typical set-top box and remote control



MDS antenna

Satellite dish antenna

Hardware

What's involved in hooking you up to pay TV? This depends on the way the service is being delivered to your home. Both satellite and MDS need aerials to pick up the broadcast signals. An MDS antenna looks a little like a conventional TV aerial but is a lot smaller. It needs to be mounted on a roof or wall in a position where it has a line of sight to the broadcasting transmitter. A dish antenna is used to receive satellite transmissions; the exact size of the dish will depend on where you are. Normally a small 65 cm diameter dish can be used, but a larger dish may be necessary if you're not in the prime satellite reception area.

Regardless of the transmission method, once the signal gets into your home it needs to be decoded and turned into a form suitable for your television. That's the job of the 'set-top box'. This looks something like a half-size video recorder. The pay TV aerial or cable is plugged into the box, which unscrambles the signal and allows you to choose the channel you want to watch. The set-top box then sends a normal television or video signal to your TV. For your TV, the box effectively becomes just another broadcast station.

The set-top box usually has a remote control. Depending on the equipment used, you may be able to control volume and select free-to-air stations through the set-top box, saving a lot of remote control shuffling. Some companies may supply 'universal' remotes, which can be programmed to operate your TV and VCR as well as the box.

Who's in control?

In this section we look at the rules governing pay TV and who is responsible for policing them.

PAY TV IS DIFFERENT FROM NORMAL television and radio services in that it's only available to people who specifically subscribe. It is still, however, considered to be a 'broadcast' service and as such comes under the auspices of the Australian Broadcasting Authority (ABA). The ABA is a statutory authority established under the Broadcasting Services Act 1992 and is responsible for the regulation of most aspects of broadcasting. Pay TV operators must be licensed, and the ABA enforces the conditions of the licences.

The Act specifies some of the operating rules for pay TV, but it also leaves some areas, such as program classification, to be addressed by an industry code of conduct. This code is currently in draft form, being put together by an industry group called the Confederation of Australian Subscription Television (CAST). CHOICE and other community groups have commented on the draft.

The following are some issues of concern to consumers and how they are dealt with in the Act or draft code of conduct.

Advertising

The Act prohibits commercial advertising until July 1, 1997. After this time, however, the ban will be reviewed and ads may be permitted. There won't be commercials on pay TV for the next couple of years, but there are no rules against cross-channel promotions. It's likely many pay TV channels will show ads or promotions for the other channels in their stable, though only between programs, not in the middle of them.

Program classification

The Act doesn't explicitly set rules for program classification, referring instead to the industry code of practice. The code proposes that pay TV adopts the same classification system as used for films and videos and that the classification and suitable warnings and advice are given at the start of the program.

The system is set out by the Office of Film and Literature Classification (OFLC) and uses the familiar G, PG, M, MA and R categories. The Act and draft code don't mention time restrictions on M and MA classifications, but we think there should be the same conditions on viewing times as apply to free-to-air TV.

R and X-rated shows

The Act prohibits all material rated X or which is refused classification by the OFLC to be shown on pay TV. The situation with R-rated shows is still up in the air. The Act banned R-rated material and ordered a review of community attitudes by the ABA.

This research has now been done and as a result the ABA has recommended R programs be shown on pay TV, with the condition that some restriction on viewing these shows is available. The government has reservations and is still debating the issue. Restrictions could be in the form of a PIN-coded channel lock or access card system which would allow parents to stop children from viewing such programs. The future of the R rating on pay TV remains undecided.

Complaints about programs

If you see something on pay TV you want to complain about, first make your complaint, preferably in writing, directly to the pay TV operator. The company is obliged to respond to your complaint within 60 days and tell you how it's going to deal with it. If you're not satisfied with the response you get, or if you don't get any response at all, you can take the matter further and complain to the ABA, which will investigate the complaint and tell you the result of the investigation.

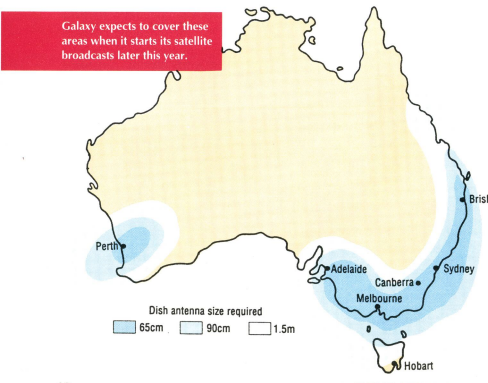
■ You can write to the ABA at PO Box Q500, Queen Victoria Building, NSW 2000, or phone them free on 1800 22 6667. You can also send a fax on (02) 334 7799; the TTY number is (02) 334 7777.

Australian content

The Act specifies that the provider of any pay TV channel which shows predominantly drama programs must spend at least 10% of its total yearly program expenditure on new Australian drama. Drama includes movies, mini-series, sitcoms and soapies, and 'new Australian drama' means shows which are substantially produced in Australia and haven't been shown before in this country.

The stated intention of this condition is to "provide opportunities for the Australian drama production industry to provide new material for pay television services. The licence condition is expected to provide jobs and contribute to the development of Australian creative product, with potential for export". This is a grand aim, but the Act doesn't set

Galaxy expects to cover these areas when it starts its satellite broadcasts later this year.



any rules for the amount of Australian content which is actually shown on pay TV. The minimum limit is on expenditure only, not on how many Australian shows are broadcast.

Foreign ownership

There is a limit on foreign ownership of a pay TV operator to 35%, but no individual person or company can own more than 20%. Some cross-media ownership restrictions apply to satellite licence holders. There are no cross-media rules for MDS or cable operators.

Subscriber privacy

The Broadcasting Services Act doesn't specifically address the privacy issues of pay TV subscribers. The draft code does include a reference to subscriber privacy, but it wants to allow pay TV licensees to pass subscriber information to related organisations unless the subscriber specifically asks them not to.

For some services the Telecommunications Act 1991 and the Privacy Act 1988 may provide some protection, but we think the code of conduct should specifically state that pay TV operators may not pass subscriber information to third parties unless the subscriber gives them explicit permission to do so. In the meantime, to safeguard your privacy we'd advise that if you subscribe to a pay TV service you include a letter with your application, stating that the information given should not be passed on to any third party or associated organisation without your written permission.

Business practices and costs

The Trade Practices Commission (TPC) and the Prices Surveillance Authority (PSA) are also taking an interest in pay TV. The TPC is monitoring the various deals and business practices of the companies to ensure trading is fair and doesn't contravene any parts of the Trade Practices Act. The PSA is monitoring prices and charges.

Currently, there is a ministerial review of television services, including pay TV. This will look at many of the aspects covered in the Act, and changes may well occur. The review is due for completion on July 1, 1997, and the decisions made may greatly change the playing field for pay TV. It's likely advertising will be allowed on pay channels and that the number of satellite channels will be increased. We'll be keeping a close eye on any proposed changes to the industry and will keep you informed.

SPORT FOR FREE

One of the most contentious issues surrounding the birth of pay TV in Australia has been the programming of live sporting events. The free-to-air networks are worried that the voracious programming appetites of the 24-hour sports pay channels will cut into free coverage of live sports. The pay companies argue that the free-to-air networks don't have the air-time to show much sport live, and they can offer sports fans a much better deal.

Into the breach stepped the Commonwealth Government, which included a section in the Broadcasting Services Act intended to stop pay TV companies from buying exclusive rights to major sporting events. Known as the anti-siphoning clause, it provides for a list of events which, if televised, should be available free to the public. The list includes events like NSW rugby league matches, AFL matches, various tennis tournaments, the Melbourne Cup, international cricket tests and one-day matches involving Australia, and many others.

The anti-siphoning rules were put under the spotlight in March this year with a very public brawl between Galaxy and Channel Nine over the broadcasting of the Australian cricket tour of the West Indies. The regulations say that a pay TV channel can't broadcast an event on the anti-siphoning list unless the free-to-air rights have first been settled. Channel Nine, which has traditionally covered cricket, argued that Galaxy, which was planning to show the matches, shouldn't be allowed to broadcast the event because no free-to-air network had yet bought rights, but also said it wouldn't negotiate any deal that allowed Galaxy to broadcast simultaneously. Galaxy claimed to have bought the live broadcast rights before the anti-siphoning rules were in place and that it should be allowed to show the event. The dispute was solved when Channel Ten stepped in and negotiated to broadcast the matches, allowing Galaxy to show them on pay TV as well.

We agree with the principle that the listed sporting events should be protected from exclusive broadcast on a pay network, but the existing law may be too restrictive. As well as preventing pay networks from monopolising certain sporting events, the law should ensure the free-to-air networks can't obstruct the pay stations' rights to show matches or events simultaneously or to show those that won't be broadcast on the free-to-air channels.

The debate so far has centred on the rights of the TV companies. What about consumers? While people shouldn't be forced to pay for something they currently get free, they should also have the choice of an alternative coverage that pay TV could provide.

If a free-to-air channel decides not to show an important sports event like a test match it shouldn't be able to stop a pay TV channel from broadcasting it instead — consumers should have the choice.

PREMIER SPORTS NETWORK
March
Live Cricket
As Australia takes on the might of the West Indies, PSN will bring you all the action from the one-dayers and the Tests. The Brian Lara story starts the action at 11pm on March 8
GALAXY

A Galaxy of channels

Galaxy is the only operator currently offering pay TV services. Programs are limited at the moment, but set to expand in the near future. Here's a look at Galaxy's current operation and what you can expect if you subscribe.

GALAXY TV BEGAN BROADCASTING a 24-hour sports channel on January 26 this year in Sydney and Melbourne using a microwave (MDS) system. In February and early April the service was extended to include Brisbane, Perth, Adelaide and Canberra. Towards the end of this year Galaxy intends to begin satellite distribution, which will reach many of the areas not covered by MDS. The following is a profile of Galaxy's operations.

Costs

Galaxy intends operating services using MDS, satellite and cable. The costs to the company of installing and operating the different systems vary, but Galaxy has said it will keep the installation and subscription costs to the consumer the same, regardless of the delivery system.

■ **Normal installation cost:** $299. This includes putting up the antenna, installing the set-top box and remote control to work with your TV and video, and any cabling necessary. If you have two TVs and want them both connected you'll need a second set-top box. This will cost an additional $99 for each extra box if you get them at the same time as the initial installation; otherwise it will cost $149.

■ **Normal subscription fee:** $49.95 per month. This includes rental of the equipment and access to the eight main channels planned. For an additional box and remote you'll pay an extra $14.95 per month.

■ **Other costs:** If the equipment gets stolen, you'll have to pay $300 for the box and $40 for the remote. This also applies if you break them. If you have home contents insurance, contact your insurance company and ask if it will cover the equipment; otherwise you'll have to cover the cost yourself. If you move house and want the service reconnected at your new address, there'll be a $149 installation fee.

Channels

Galaxy plans initially to offer a package of eight channels, which is included in the subscription price.

■ **Premier Sports Network:** This channel offers various sports, both live and recorded.

■ **Showtime:** A channel showing fairly recent movies, though they'll probably have had cinema and video release before being aired on pay TV.

■ **Encore:** This channel will show older movies and 'classics' from the 1960s, '70s and '80s.

■ **TV1:** A general entertainment channel, showing a mix of game shows, mini-series, comedies, etc.

■ **Documentary channel:** Dedicated to documentary and nature programs.

■ **Music channel:** An Australian-produced music channel showing video clips and music news.

■ **Children's channel:** During the daytime, this channel will show contemporary children's programs. At night the programming will be 'classic' kids' shows from the past.

■ **General entertainment channel:** Another general entertainment channel, similar to TV1.

The sports channel went to air first and the two movie channels followed on March 3. At the time of writing (late March) the other channels had not yet commenced. Galaxy claims all eight channels will be running by the end of April.

The delivery systems

In Sydney, Melbourne, Adelaide, Perth, Brisbane and Canberra Galaxy's MDS transmitter is located on top of a tall building — for example, in Sydney it's mounted on top of Centrepoint tower and Adelaide has one on top of the State Bank building. To receive the Galaxy service with MDS, some part of your property needs to have a direct line of sight to the transmitter.

■ **Tip:** If you're not sure whether you can get the MDS service, ring the Galaxy Customer Service Centre (1800 555 111) and they'll arrange to do a free survey of your home and tell you.

If you can't get MDS you'll have to wait till satellite or cable becomes available in your area. Galaxy claims it will be offering the satellite alternative in the third quarter of this year. This will give it the potential to reach many more viewers and give people in some country regions the opportunity to get pay TV. You can ring the Galaxy service centre and be put on a waiting list for satellite if you can't get the MDS signal.

A movie or sports channel doesn't play 24 hours of different films or events. As Galaxy's program guides show, programs are repeated regularly at different times throughout the week; if you miss your movie choice one evening it may be hard to find it on again at a convenient time — or find anything else you want to watch.

Cable will also be an option in the future. Galaxy has signed a deal with the Telstra-News consortium, which will allow it to use the proposed cable network. There's no firm date for cable service, but it's unlikely to be extensively available till at least next year.

Equipment and installation

According to Galaxy, installation will be carried out by specially trained, authorised installers. If you have any problems with either the installer or the work carried out, contact the Galaxy customer service centre.

Installation of the MDS system requires the siting and erection of the small MDS antenna. The installer will select a suitable site which has a line of sight to the transmitter.

■ **Tip:** Make sure you ask where the installers intend to put the antenna before they start work in case you don't like the position they've chosen. You can ask them to try to find an alternative site, but if the new position requires a lot more cabling they may ask you to pay extra.

The set-top box will be connected to your TV or video recorder, and the installer should show you how to get the pay channels as well as how to watch the free-to-air channels through it, and how to use the 'universal' remote control to operate your TV and video as well as the set-top box.

■ **Tip:** Before the installer leaves check the quality of reception of the free-to-air stations. Earlier set-top box designs could degrade the free-to-air signal, so check all the channels have just as good a picture as before the set-top box was installed. If not, ask the installer to fix the problem.

■ **Tip:** Check you can operate the main functions on both the TV and VCR using the universal remote — there have been compatibility problems with some TVs and videos. If you find a problem tell the installer or ring the customer service line and give them the make and model of your TV and video. They will check with the manufacturers to see if there is a solution to the problem.

Payment

You have to pay the installation fee to the service person when the job is finished.

■ **Tip:** Ask about methods of payment when you book the installation — they may not accept cheques or all credit cards.

The subscription payments can be made monthly, quarterly, half-yearly or yearly, but there's no discount for paying in advance. The covering letter and payment form which come with the new subscriber's pack we saw list only automatic debits from a bank account or credit card as payment options, but Galaxy has told us individual payment by cash, cheque or credit card is an option. It says it's rewording the covering letter to explain this.

Customer service

Galaxy has a central customer service division based in Adelaide to deal with subscriber queries and problems. Everything from problems with the equipment to complaints about programming can be handled through this office. Calls are generally free, and a list of the various numbers is given in the information pack you get when you subscribe.

Cancelling your subscription

The law says a customer must be able to cancel a pay TV subscription with one month's notice. Even if you've paid a year in advance you can cancel your subscription and receive a refund for the remaining time. To cancel a subscription to Galaxy, you simply ring the customer service centre and tell them you wish to stop subscribing.

■ **Tip:** Make sure you arrange with Galaxy to have the set-top box and remote picked up at the end of the month's notice. If you keep the equipment beyond this time, you may be charged extra.

■ **Tip:** If you stop subscribing Galaxy may leave the antenna and cables in case you decide to resubscribe, but these still remain the property of Galaxy, so you shouldn't take them down yourself or destroy them. If you want them removed, contact Galaxy.

For more information...

If you'd like to enquire about Galaxy and having the pay TV service connected, ring the Galaxy service centre on 1800 555 111. ❑

The glittering prize

This month our policy publication Consuming Interest launches its annual review of consumer affairs ministers, which will no doubt stir as much controversy as ever. This year's winner will be a big surprise!

"MONEY MAKES THE WORLD GO round." These days that saying is truer than ever. The reduction of barriers to international trade, rapidly changing communications technology, and the growing power of transnational corporations have combined to create an increasingly global economy.

This brave new economic world challenges Australian companies which are trying to compete for the export dollar. But there's an urgent need for consumer protection to go hand in hand with increased competition, otherwise consumers won't benefit from a more efficient economy. The strong enforcement of consumer protection laws is essential in this environment.

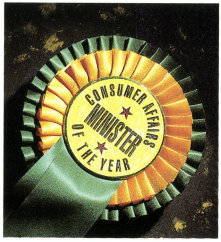
How should we assess the performance of consumer affairs ministers in these rapidly changing times?

Put to the test

To answer that question we asked all consumer affairs ministers in Australia to complete a simple exam. We assessed their performance by looking at how they have enforced consumer protection laws, what consumer causes they have taken up and whether they have shown leadership in promoting the interests of consumers. We also explored what they have done in relation to national competition policy.

Of course, we didn't rely solely on what the ministers and their departments told us. We talked to many consumer groups and activists across the country and we interviewed political journalists. At the end of it all, the ultimate consumer trophy was there to be won: the Consumer Affairs Minister of the Year Award.

This is the eighth time we've put the spotlight on consumer affairs ministers.



If you want to know who the winner is this time, you'll have to get hold of the autumn issue of *Consuming Interest*. We don't want to give away the ending, but we can tell you this much: all ministers were in the running and the result is quite a surprise!

Food policy

Food has been receiving a great deal of media attention lately and staff in our policy department have made significant contributions to the public debate. The National Food Authority (NFA) recently produced a discussion paper on safe food handling. We believe Australia should have national uniform hygiene regulations, and all states should be brought in line with best practice in food handling. You've probably seen our public participation in the important meat inspection debate, and you can rely on us to stay at the centre of it.

Food irradiation is back on the menu — the moratorium is nearly at an end and a standard is being considered. We have been arguing strongly that the safety issue is yet to be resolved, and until there is a way to measure if food has been irradiated under proper conditions — or if it has been irradiated at all — a ban should be maintained.

New guidelines for food labelling — discussed in January CHOICE — have been developed, but not without problems. Industry is not obliged to adhere to them and they can be very confusing.

Health policy

A federal bill introducing major reforms in the private health insurance system has been dealt with by the Senate Community Affairs Legislation Committee. The Consumers' Association has a long-standing interest in health financing and private health funds, so we forwarded our comments about the proposed legislation to the committee.

Many of the proposed changes spell good news for consumers — especially if they're members of a private health fund. You'll have wider choice of health insurance; out-of-pocket expenses will be eliminated; if you're a health fund member you'll receive relevant information about your insurance policy and premiums, and have access to a Private Health Insurance Complaints Commissioner.

So far so good, but if you want to take up the option of self-insurance (that is, be admitted to a hospital and pay as a private patient without being a member of a health fund), you seem to be grossly disadvantaged under the proposed legislation which was still changing by amendment as we went to press. This month's issue of *Consuming Interest* gives all the details.

Money policy

The Consumers' Association continues to champion the need for greater competition and access to basic services in the banking sector. Our submission to the Prices Surveillance Authority inquiry into bank fees focused on the financial performance of banks, which are making bigger and bigger profits but insist on charging their customers more fees for a range of financial services.

Our work in the area of financial planning will be of increasing importance throughout the rest of 1995, as a new dispute resolution scheme for consumers with complaints about financial planning services comes into force. We think it has some significant flaws. ❑

Any old irons?

Do you have a CHOICE-recommended appliance more than 15 years old that is still going strong?

As part of CHOICE's 35th birthday celebrations, we are holding a competition to find the subscriber with the oldest working CHOICE-recommended appliance. To enter, your appliance must be:

- Still in working order.
- A model recommended by CHOICE.
- At least 15 years old.

Simply send in a photo of yourself and the appliance, if possible telling us which issue it was recommended in. If you can't remember or haven't kept back issues, give our Consumer Information Service a call on (02) 559 9855 and they'll help you find it.)

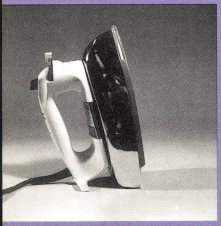
The subscriber with the oldest appliance will win a CHOICE pack valued at over $150, including:

- A one-year subscription to CHOICE.
- A one-year subscription to Consuming Interest.
- A one-year subscription to CHOICE Travel.
- Three recent CHOICE Books.

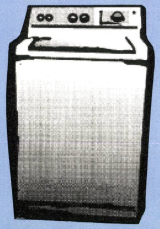
All entries will also go into a draw to win a CHOICE tested and recommended appliance from one of our recent tests.

In October CHOICE we'll publish the name and photo of the subscriber with the oldest appliance, and the winner of the draw.

Send your entries to Oldest appliance, CHOICE, 57 Carrington Road, Marrickville 2204, to reach us by July 31, 1995.



SUBSCRIBER 16th DRAW



For new subscriptions and renewals received April 1 to June 30, 1995

Our Sixteenth Draw, to be held on July 3, 1995, will have a new format. There will be two lucky winners who will choose their prizes from tests published in CHOICE, September to November 1994.

1st Prize: Washing machine (September and November 1994) valued at up to $1000.

2nd Prize: Lawn trimmer (October 1994) and food processor (November 1994) valued at up to $300.

These are products we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturers' — just as if you'd bought them new.

All new CHOICE subscriptions and renewals received from members and personal subscribers (including donors of gift subscriptions) by June 30 will go into the draw, unless of course you indicate you don't want to be included.

Subscriber draws are held every quarter — your renewal notice will have the details. If you're on a two-year subscription you'll be entered on your first anniversary as well as when you renew again.

Use the order form overleaf

CONDITIONS OF ENTRY

1. The winner will be drawn from new subscriptions and renewals from personal subscribers (including members and donors of gift subscriptions) received April 1 to June 30, 1995. If you opt for a two-year subscription, you'll be entered on your first anniversary as well as when you actually renew or subscribe. 2. Information on how to enter and prizes forms part of these conditions of entry. 3. Employees, and their immediate families, of the Australian Consumers' Association and its associated companies and agencies are ineligible to enter. 4. Entrants must be residents of Australia. 5. Applications are subject to a verification check and the judge's decision is final. No correspondence will be entered into. 6. The prizes will be delivered free anywhere within Australia. 7. Prizes cannot be taken as cash. 8. South Australian residents may enter the draw by completing the form and posting to: Reply Paid No. 24, ACA, 57 Carrington Road, Marrickville NSW 2204, without subscribing to the magazine. Only one entry per person is permissible through this method. 9. Last date for receipt of entries to the draw is June 30, 1995. No responsibility accepted for lost, late or misdirected mail. 10. The draw will be conducted at the office of the Consumers' Association at 10 am on July 3, 1995. 11. The winner will be notified by letter and published in the earliest feasible issue of CHOICE after that. 12. The promoter is Australian Consumers' Association, 57 Carrington Road, Marrickville NSW 2204. NSW permit No. TO95/741 issued on 27/2/95, ACT Permit No. TP95/0303 issued under the Lotteries Ordinance on 27/2/95, NT No. NT95/0299 issued on 27/2/95.

Order Form

Send to:
Australian Consumers' Association
57 Carrington Road
Marrickville NSW 2204

Phone subscriptions: (02) 558 8088
General: (02) 558 0099
Fax: (02) 559 3260

Subscriptions	Cost	$		Qty Self	Qty Gift	Amount
Choice	1 year	48	Personal			
	2 years	89				
	1 year	66	Institution			
	2 years	124				
Consuming Interest	1 year	27	Personal			
	2 years	50				
	1 year	35	Institution			
	2 years	67				
Travel	1 year	27	Personal			
	2 years	50				
	1 year	35	Institution			
	2 years	67				

Filing systems	Cost		Qty Self	Qty Gift	Amount
Box holders	$12 each	Red			
		Green			
		Blue			
Folders	$12 each	Red			
		Black			
		Grey			
				Total	

Payment method

I wish to pay by ☐ Cheque ☐ Money Order
(payable to Australian Consumers' Association)

☐ Bankcard ☐ Mastercard ☐ Visa Expiry date /

Card number

Name on card ..... Signature .....

Mr/Mrs/Miss/Ms .....

Address .....

..... Postcode .....

Include me in Subscriber Draw ☐ Yes ☐ No Telephone .....

Gift recipient details

Mr/Mrs/Miss/Ms .....

Address .....

..... Postcode .....

Gift card to read: .....

To ..... From .....

Send gift renewal notice to me ☐ Yes ☐ No

To speed your order, attach your CHOICE mailing label or write in your subscription number .....

IL 9505 INS

Calling all subscribers: an easy way to pay

As of this month, you can pay for your CHOICE subscription by automatic direct debit from your bank account. Whether you're a new or existing subscriber, if you'd like to pay this way just call us with your account details and we'll send you the authorisation form.

Automatic subscription saves you the trouble of writing out a cheque or authorising an account debit or credit card withdrawal every year. You simply authorise us once, then we just notify you each year that your subscription is due and we'll be withdrawing the money on a certain date. You only have to respond to the notice if you want to change any details or cancel your subscription. Of course you can stop the automatic debit any time you like.

If you're already an automatic subscriber, please remember to let us know if your card number or bank account details change. We get over 50 credit card rejections each month, which causes unnecessary hassle for both you and us. Just give our subscriptions department a call with the details. Give them a call too if you'd like to change over to automatic subscription. All subscribers changing to automatic renewal receive a $10 book token to be spent on CHOICE books.

■ **The number to call: (02) 558 8088.**

Do you need a good holiday?

CHOICE Travel takes you behind the brochures and gives honest, down-to-earth advice on where to go, what's to do there, and how to get the most out of your travel dollar.

Travel is produced by the UK Consumers' Association and reprinted by CHOICE four times a year. While its reports are from the perspective of a European base, much of the information in them is just as useful to an Australian travelling in Europe and the USA, with occasional forays further afield. There's quality information about different regions, accommodation, specialities of local cuisine, sights to see, as well as places to avoid and tips on dealing with holiday hassles.

A subscription to *Travel* costs just $27 a year — you can use the form on this page to subscribe. The latest issue features:

- Andalucia
- Alsace
- Cayman Islands
- Bruges

An uphill battle for consumer rights

If you've never bought a 'lemon' in your life, consider yourself lucky. The battle for your rights can be a long one if you're dealing with a manufacturer that doesn't see things the same way as you.

IN AUGUST 1993 IVY INGERSOLE OF Allambie, NSW, told us of a gas stove, model FEG from St George Appliances, with which she'd had a series of problems since she'd bought it about two years earlier. She has persistently pursued her complaints with the manufacturer and other relevant parties, right through to the Consumer Claims Tribunal. But more than three years after she discovered the first defects on installation, she's still stuck with the same problem stove — a product she believes is a 'lemon' and a safety hazard.

The problems

On delivery of the stove late in 1991 Mrs Ingersole noted its front feet were broken; later the hob chipped, the digital clock failed and the oven door and the metal area over the griller got dangerously hot — she burnt her hand on more than one occasion.

In the first three years, she had to have the stove serviced five times for various faults, among them three replacements of the solenoid gas valve. The first two replacements lasted only eight and six months respectively.

Apart from all the stove's defects, Mrs Ingersole also thought the timer buzzer wasn't loud enough and the spillage gutter on top of the stove didn't catch boil-overs very well. Also the rear vent had buckled with the heat and been replaced several times.

"I never had problems like this before [with an appliance]. I really think this was a lemon," she says.

Mrs Ingersole first tried to solve the matter with the manufacturer, St George Appliances. She repeatedly reported her problems to the service personnel, talked to the service manager and wrote letters to the general manager. When all her attempts to have the matter resolved to her satisfaction remained unsuccessful, she enlisted the help of various third parties.

The Australian Gas Association (AGA) checked the stove and, although it complied with safety standards, made representations to the manufacturer on her behalf, as did CHOICE. Mrs Ingersole also alerted the NSW Department of Consumer Affairs. Finally, she lodged a claim with the Consumer Claims Tribunal for refund of money paid for what she considered to be "an unreliable, badly designed and dangerous stove".

The outcome

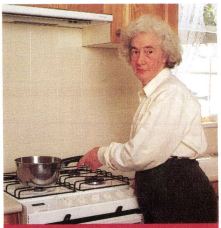
When the Consumer Claims Tribunal made its decision on the matter late last year, St George Appliances was ordered to pay Mrs Ingersole a total of $250 as cumulative compensation for the stove's various minor design faults. The tribunal also stipulated that the manufacturer extend its warranty for a further 12 months and replace the rear top vent with one that can't buckle.

Mrs Ingersole is not very happy with the tribunal's decision. "The cosmetic problems were taken care of, but not the major one," she says. The griller and oven door still get dangerously hot. "I have grandchildren and have to watch they don't get too close," she says.

Mrs Ingersole had expected to receive her money back — or at least to get a new stove. Considering the number of problems she's experienced with the stove, it's hardly surprising she doesn't want to risk having to get it repaired again and again and again. When we spoke to her shortly after the tribunal hearing, she told us the digital clock had melted yet again and had been replaced.

The moral

Mrs Ingersole should be commended for her persistence, will power, energy and the time she devoted to the matter. If more consumers acted as she did, some manufacturers would probably rethink their customer relations policies and practices — and, as in this case, the design of their products. But the system should work better so that the road to justice isn't so long and bumpy.



Mrs Ingersole thought her stove was "a lemon", but the bumpy road to consumer justice defeated her.

When we asked St George Appliances whether it wouldn't have been preferable simply to replace the stove, the general manager told us: "It would have been easier to refund her the money right at the beginning and walk away from her, but we support our products."

The company had gone out of its way to accommodate Mrs Ingersole, he said: they had virtually doubled the normal warranty period and had given her "very good service all the way". He pointed out that the tribunal decided the stove was of merchantable quality.

We think Mrs Ingersole's stove clearly had some design faults which inconvenienced her and may have posed a safety hazard. The AGA, while sympathetic, said it was unable to help us any further on her behalf, as the stove had passed its temperature hazard tests.

However, it pointed out to us that the specifications for subsequently upgraded models include a reference to removable hook-on grillpan handles (presumably to counteract the problem of excessive heat). These are probably similar to those Mrs Ingersole received from the manufacturer after repeated complaints.

The AGA informed us that it will reconsider the relevant code requirements and test methods. We think it should, as it is the body responsible for the industry's self-regulatory approvals system. ❑

Lowering lead levels

Research suggests that even low levels of lead in children's bodies can be harmful. What is being done to combat this major public health problem, and what can you do to protect your children?

LEAD IS EVERYWHERE: in the air, the soil, our food, our water, our bodies. Even in ancient times it was known to be hazardous to humans, but it's only in recent years that lead has been reduced or removed from some substances, such as house paint and petrol. And only in the last decade has it been recognised that even very low levels of lead in the body can have a serious and possibly permanent effect on the health of young children and the foetuses of pregnant women. Levels of lead in the blood which were previously thought to be safe have now been associated with impaired intellectual development as well as behavioural and learning problems.

As lead is present everywhere, it's normal to have some in your blood. But how much is too much?

It used to be thought that adverse health effects were associated with lead levels in blood of 25 micrograms per decilitre (µg/dL) or higher. However, in June 1993 the National Health and Medical Research Council (NHMRC) reduced the national goal for blood lead levels from 25 µg/dL to 10 µg/dL. The move was prompted by pressure from community groups and new research suggesting that for each 10 µg/dL increase in blood lead levels above 10 µg/dL, the IQ scores of young children may decrease by two to three points. No minimum lead contamination level has been proved safe.

The *Medical Journal of Australia* has warned that the adverse effects of lead exposure in childhood may extend into adulthood, citing a study which showed children with high lead levels were more likely to have dropped out of high school, have reading disabilities and poor hand-eye co-ordination.

Despite its continued use in some folk medicines, lead has no physiological benefits for humans. It's a toxic substance, which at high levels affects almost every system in the body, particularly the kidneys, blood and nervous system.

Who is at risk?

Children from crawling age to four years old are most vulnerable to the effects of lead for several reasons: they're more likely to eat lead-contaminated dust, dirt and paint and to suck or chew lead-containing objects (especially until they're two years old); their brains and bodies are developing; and they absorb up to 50% of the lead entering their bodies, compared to about 10% in adults. Studies show children's blood lead levels tend to peak at around two years of age.

LE
LOWER TH
PROTECT Y
SOURCE:
SOIL
• Wash children's hands before eating, especially if playing outside
• Use mat/brush under mat
• Use grass, plants or pavement as barrier between soil and child
• Provide clean soil or sand for children to play in
• Wash hydroponically grown vegetables and fruit before eating
• Leave outdoor shoes outside
SOURCE:
HOUSEHOLD
DUST
• Vacuum carpet regularly
• Use wet mop instead of broom
• Use damp towel on children's play mat
• Keep dust under beds and in cupboards to a minimum
• Remember to dust ceiling fans, light shades, and skirting boards
• Ensure windows and doors are not painted shut
• Vacuum while children are not in the room
• Prevent ceiling dust escaping through conduits and cracks in ceiling
PUBL
for Cen

Pregnant women are also at risk, as lead crosses the placenta and even low concentrations have been shown to be harmful to the foetus.

Other adults are not so vulnerable, but you may be affected by lead if you work with it in your job or hobby, or if you're renovating an old house in which leaded paint may be present.

Where is it and what's being done?

Australia is the world's largest producer of mined lead. We use it for a variety of purposes and products including lead-acid batteries, cable sheathing, sheet metal and pipes, radiation shielding, chemicals, ammunition and as a petrol additive. These days most lead is used for batteries (for cars and generators), and according to the lead industry, in Australia at least 93% of these batteries are recycled. If there were incentives to collect disused batteries and the dump-

Health services have developed colourful posters to help raise people's awareness of how lead can get into children's blood and how to prevent it.

ing of lead-acid batteries in municipal waste were banned, 100% could be recycled.

The good news is that lead levels in our environment — in our food, water, soil and air — are decreasing, as in many industries maximum allowable lead concentrations are steadily reduced.

It's hoped that lead levels in children's blood are also falling as a result. The Australian Institute of Health and Welfare has just completed a national survey of lead in children on behalf of the Environment Protection Agency. It involved testing the blood of 4000 one to four-year-olds in 319 areas around the country for lead, interviews with the children's parents and measuring lead levels in air, dust, soil, food and water.

The results, expected to be released mid-year, should give a clearer picture of the extent and sources of the problem. They will also provide a guide for government to develop further national lead abatement strategies, which have so far concentrated on reducing lead in petrol.

Lead in air

PRIOR TO THE INTRODUCTION OF unleaded petrol in 1985, about 90% of airborne lead in most Australian cities was estimated to come from petrol, with the remainder coming from a variety of sources, particularly emissions from lead industries.

As a result of increasing numbers of motorists switching to unleaded petrol and reductions in the lead content of leaded fuel, air lead levels in our major cities have fallen dramatically in the last two years. For example, in Sydney there was a 60% fall in lead in the air over the 12 months to November 1994, and another significant drop is anticipated following further reductions in the lead content of leaded petrol, including Shell Half Lead in January 1995.

However, only a very small fraction of lead intake by children is inhaled from air; it's mostly ingested (swallowed) from dust, soil and paint, and to a lesser extent from food and water.

Lead in petrol

REDUCING — AND ELIMINATING — lead levels in petrol can reduce lead concentrations in air, dust, soil and waste-water. Traditionally lead is added to petrol to raise the octane level and help the petrol burn more evenly, so avoiding 'pinging' or 'knocking' in vehicle engines and, in some older cars, to lubricate and protect engine parts, such as valve seats.

Since 1986 all new cars have been required to run on unleaded petrol. However, the average Australian car is 10 years old; more than five million of Australia's eight million cars were built before 1986. Nevertheless, it's estimated that about a third of them could use unleaded petrol without risk of damaging the engine. A list of pre-1986 cars which can switch to unleaded petrol was printed in CHOICE in October 1994, and is also available from motoring organisations, many petrol stations and the Commonwealth Environment Protection Agency (phone 008 803 772 tollfree).

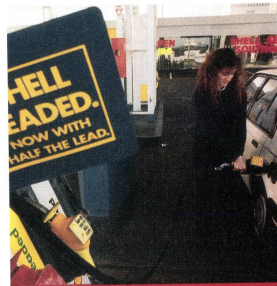
To test whether a pre-1986 vehicle can run on unleaded petrol, when the tank is almost empty, quarter-fill it with unleaded. If there's no pinging and it runs well, you can use unleaded. Some manufacturers recommend using a small amount of leaded petrol occasionally for lubrication. You may be able to use unleaded most of the time and every fourth time or so fill up with a leaded blend.

Increasingly, motorists are switching to unleaded petrol: at the end of 1994 45% were still using leaded petrol, and it's estimated that will be reduced to 10% by the end of the decade.

Concerns have been expressed in Europe that unleaded petrol increases the level of aromatics (compounds which help the petrol to burn evenly) in the environment. One of these is benzene, a known carcinogen. However, according to the Australian Institute of Petroleum, the octane level of unleaded petrol in Australia is lower than that used in Europe and the US, so extra benzene isn't necessary. In addition, while in some other countries the benzene content of leaded petrol may have increased as the lead has been reduced, in Australia both lead and benzene have been reduced in recent years.

Jim Starkey, executive director of the Australian Institute of Petroleum, says unleaded petrol here contains about the same amount of benzene as leaded — that is, less than 3%.

The lead content of leaded petrol is



Where it's available, Half Lead petrol is a good substitute for leaded in cars which can't run on unleaded petrol at all.

continuing to decrease, with maximum allowable levels from January 1, 1995, being 0.2 g/L in NSW, Victoria and the ACT, and 0.3 g/L in SA, WA, NT, Tasmania and Queensland. Levels vary between states according to the age and sophistication of refinery equipment.

Shell's new low-lead fuel called Half Lead (available only in NSW, Victoria and the ACT) contains lead levels of only 0.1 g/L. It maintains the high octane rating some older cars need to run well without adding benzene or other aromatics. Unfortunately, other petrol companies have not yet followed suit. It's time they also made changes to refinery operations.

What you can do

- Use unleaded petrol if possible.
- If not, try Shell Half Lead, if it's available.
- All motorists can increase fuel efficiency and reduce exhaust emissions (and air pollution) if you:

— have your car serviced regularly
— remove roofracks when not needed
— keep the tyres well inflated, using the highest recommended pressure shown in the manufacturer's handbook
— drive as smoothly as possible
— use air conditioning sparingly

- You can also save a lot of petrol by walking, cycling, using public transport or car pooling.

Lead in paint

WHITE LEAD WAS ONCE THE MAIN white pigment in house paint. Australia led the world in measures to protect children from the hazards of lead poisoning when, in 1922, legislation was passed in Queensland banning the use of highly leaded paint on verandahs and outside surfaces within the reach of children. However, it wasn't until the late 1960s that most lead was removed from virtually all house paint in all states and territories.

Many older houses (built before 1970) still contain leaded paint, and household dust contaminated with deteriorated leaded paint is one of the major sources of lead exposure in Australian homes. As the paint ages, it chalks and flakes and children may eat the chips; it also builds up in soil, where it can be ingested by toddlers; and the person doing the 'deleading' renovations can also be affected if renovations aren't done carefully.

It's safest to assume a house built before 1970 contains leaded paint, so if you're doing any renovations you'll need to protect yourself and your family — see below for what to do.

Reducing renovating risks

- It's safest to assume a pre-1970 house contains leaded paint. If you want to find out for sure, you can use a lead test kit, available in specialty paint stores for about $20.
- Consider using plasterboard to seal walls coated with leaded paint instead of removing it.
- Ensure pregnant women, children and pets aren't present where leaded paint is being removed.
- Ensure children don't have access to peeling paint or chewable surfaces (such as older cots, high chairs and windowsills) painted with leaded paint.
- Tape plastic sheeting over floors before you start work.
- Use work practices that minimise dust: avoid dry sanding or using a power sander; rub down leaded paint when wet or use a chemical stripper (one which doesn't contain methylene chloride). Heat guns aren't recommended, as they create fumes and lead-laden ash, necessitating the use of a respirator.
- Wear a facemask (sold at hardware stores) and protective clothing such as overalls during paint removal, and take them off when you leave the work area. Keep them out of reach of children and wash them separately.
- Don't eat, drink or smoke where renovations are taking place.
- Clean up thoroughly. Don't use a domestic vacuum cleaner as it's not able to filter lead in dust. Hire one with an HEPA (high-efficiency particulate air) filter. For information on brands that are suitable for lead removal, phone Workcover on 008 024 205 toll-free, if you live outside Sydney, and ask for extension 5137; if you live in Sydney, phone 370 5137.
- Have carpets steam-cleaned after removing old paint. If you know lead dust is a significant problem in your home, consider replacing carpets.
- Place used plastic sheeting, paint chips and dust in a heavy-duty plastic bag, seal and dispose of it at a council-approved waste depot. Don't burn it.

Be aware that some imported toys, paints and crayons may contain lead. We urge the government to ban all such products, which do not comply with the Australian standard.

Lead in soil and dust

LEAD CAN BUILD UP IN SOIL AS A result of previous industrial activities, leaded petrol emissions, lead-based paint and, in some areas, lead emissions from mines or smelters. One to two-year-olds in particular may ingest lead-contaminated soil when playing outside and it may be brought into the house on shoes or by family pets.

What you can do

- Seal cracks in the ceilings of older homes, especially if you live near a

smelter or mine, as dust may fall through cracks into the house.

- Discourage children from putting dirty fingers or toys in their mouths.
- Wash children's faces and hands, using a nail brush under nails, before they eat and before naps. Keep their fingernails short.
- You may wish to get your soil or dust analysed. Call an analytical laboratory (listed in your Yellow Pages).
- If the lead level is high, plant grass or groundcover in your yard, replace the top layer (8-15 cm) of soil with new topsoil or pave exposed areas to help reduce the chances of children coming into contact with contaminated soil.
- Provide clean soil or sand for children to play in. Cover sandpits when not in use.
- Leave outdoor shoes outside.
- Wet-mop (rather than sweep) floors.
- Wet-dust surfaces at least weekly (more often if near a smelter or mine).
- Wash children's toys and dummies and family pets regularly. Don't allow pets to sleep on your child's bed.
- Wash fruit and vegetables well.

Lead in food

FOOD CAN BECOME CONTAMINATED with lead from petrol, industrial emissions, fertiliser or paint particles in dust; if it's grown in contaminated soil; or stored in lead-crystal glassware, in pottery with lead-based ceramic glazes or in cans with lead-soldered seams. If you live in the inner city, the soil may be lead-contaminated, so it would be a good idea to check the lead level before deciding to grow your own vegetables in your backyard.

Market basket surveys have shown that levels of lead in Australian foods have decreased in recent years, particularly since 1985, following the introduction of unleaded petrol.

The switch from lead-soldered cans to welded cans by the food industry since the early '90s has also contributed. About 2% of Australian-made canned foods — those which are difficult to weld because they are traditionally oblong or pear-shaped (such as canned ham and processed meats) — are still lead-soldered, though testing has shown lead levels in these foods are within safe limits.

However, there is concern about some imported cans, which are commonly lead-soldered, and the recent report of the NSW Interdepartmental Lead Task Force recommends increased testing of imported foods. Acidic foods, such as tomatoes, are particularly prone to lead contamination from soldered cans, as lead compounds dissolve easily in acidic solutions. CHOICE thinks all cans containing food should be welded.

You can identify lead soldering on food cans from the wide vertical seam and metallic strip of solder. Welded cans have a pencil-thin grey strip down the outside of the can.

Today, the major way lead contaminates food is from dust containing lead particles from vehicle and industrial emissions settling on vegetable gardens and uncovered food. According to Dr Fay Stenhouse, a senior food safety officer with the National Food Authority (NFA), there shouldn't be a problem with eating fruit and vegetables sold at roadside stalls on busy inner-city roads, provided you wash them well before cooking or eating.

Food grown and manufactured in Australia generally has low lead levels, but the NFA believes further reductions should be made in the amount of lead in all foods.

What you can do

- Wash hands before eating or preparing food.
- Wash leafy vegetables thoroughly and consider peeling the skin of root crops such as carrots, potatoes and parsnip because lead from soil may be concentrated in outer layers.
- Avoid foods in lead-soldered cans.
- Don't store acidic foods in ceramic pots which are highly coloured inside — this indicates lead glazing, and lead may leach into the food over time.
- Be cautious with lead crystal. Lead can leach out of it, especially if it's used to store acidic beverages. Some WA researchers have found that filling new lead crystalware with vinegar and washing it out after leaving it standing for 24 hours removes loosely bound lead and reduces lead levels markedly in beverages subsequently stored in it. However, it's probably safest to use lead-glass decanters only for serving, not for storing. Drinking from lead-crystal goblets isn't a problem.

Lead in water

LEAD PIPES HAVE NOT BEEN WIDELY used in water supply systems in Australia and generally water in our reservoirs is relatively low in lead. There may, however, be a risk of lead contamination in domestic plumbing, where brass fittings are commonly used, as small amounts of lead may leach into water which has been standing in pipes for more than about six hours.

According to CSIRO chief research scientist Dr Brian Gulson, studies have shown 'first-flush' water from copper pipes with brass fittings contains up to 30 times the amount of lead found in 'fully flushed' water. This could be hazardous if first-flush water is used for drinking or cooking every day. The problem is believed to be particularly prevalent in new houses because it takes up to five years for the lead to leach out of the fittings.

Research is currently being done to

find out whether lead in plumbing is a significant problem in Australia.

What you can do

■ Any time water has been standing in pipes for some hours, let it run at full pressure for a few seconds (about 10 litres) before drinking or cooking with it. Don't waste this 'first-flush' water — use it to water indoor plants and for washing.

■ Avoid using water from hot water systems for drinking, cooking or mixing infant formula, as hot water dissolves lead from fittings more effectively than cold.

■ Never use lead solder to repair plumbing.

■ You may wish to get your water tested for lead. Call an analytical laboratory in your area.

Lead-related work and hobbies

IF YOU WORK WITH LEAD (for example, in a garage, car battery factory, iron foundry, lead mine or smelter) or use it in a hobby (such as leadlight window-making, pottery making and glazing, furniture refinishing or target shooting in indoor firing ranges) you and your children may be at risk of lead poisoning.

What you can do

■ Make sure you have good ventilation while you work.

■ Wash your hands after handling lead and before eating.

■ Don't play with children in your workclothes or if you have lead-contaminated skin or hair. Wash at work and keep workclothes separate from other clothing.

Other sources

■ Lead weights for fishing and curtains: we think these lead products should be banned. Non-toxic alternatives are available.

■ Some folk remedies.

■ Petrol sniffing.

Is your child at risk?

CHILDREN AT RISK OF HAVING HIGH levels of lead in their blood include babies and toddlers who:

■ Live in or frequently visit older houses with peeling paint.

■ Were present during unsafe renovations of a house which was painted before 1970.

■ Live or use childcare near a lead smelter, battery breaking yard or lead ore bodies, or on a highway with heavy traffic; or

■ Are exposed to hobbies involving lead or other sources of lead.

What are the symptoms of lead poisoning?

Without a blood test, you can't tell if your child has significant blood lead levels. Most children with levels below 45 µg/dL have no obvious symptoms, so often problems go undiagnosed and untreated. Higher blood levels (above 50 µg/dL) can cause symptoms such as loss of appetite, vomiting, lethargy, lack of concentration, headaches and abdominal pain, while severe lead poisoning can result in paralysis, seizures, coma and death.

Fortunately, serious lead poisoning is rare these days. Most children who have extremely high levels of lead in their blood have been ingesting leaded paint, according to Sydney paediatrician Dr Garth Alperstein, who has been involved in studies of lead poisoning in children in Sydney.

What you can do

■ If you're worried your child may be affected by lead exposure, contact your doctor for advice. A blood lead test may be recommended.

■ If you're pregnant or have young children in a high-risk group, identify where lead could be a problem and take steps to minimise the risk. For example, refer to our renovating tips if leaded paint seems to be the major contaminant.

■ Ensure children have a diet adequate in calcium and iron, which help to minimise lead absorption. Sources of iron include poultry, red meat, liver, fish, fortified cereal, cooked legumes (like peas, beans and lentils) and dark green leafy vegetables. Sources of calcium include milk, yoghurt and cheese. Avoid high-fat diets because they increase lead absorption. Encourage children to have regular, nutritious meals and snacks; more lead is absorbed on an empty stomach.

■ If you're unsure of the source of the problem and your child's blood lead level is persistently above 15 µg/dL, it's a good idea to arrange for a qualified assessor to analyse lead levels in your home, garden and childcare facilities. A lead test kit, available from specialty paint shops and some paint manufacturers for around $20 (for two swabs), can give you a less precise picture of lead on painted wood or metal surfaces, toys, ceramics and other items.

Monitoring of children's lead levels starts soon after birth in Port Pirie, and continues through the 'danger' years of one to four years old.

FURTHER INFORMATION

■ Call the Environment Protection Agency (EPA) on (06) 274 1999 or 008 803 772 toll-free. The EPA also has special booklets, designed for painters, motor tradespeople and health professionals. Your state environment authority or local public health unit may also be of help.

■ Contact The LEAD Group, a community-based lead action group, for counselling services or to use their library. See *LEAD Group takes the lead* on page 32. Phone (02) 550 0095 or write to: The LEAD Group, PO Box 63, Dulwich Hill 2203.

Port Pirie paves the way

CHILDREN LIVING IN LEAD MINING and smelting areas, such as Boolaroo (near Newcastle) and Broken Hill in NSW, and Port Pirie in SA, have been found to have relatively high levels of lead in their blood. In Port Pirie, situated 230 km north of Adelaide, lead smelting and refining has been the major industry for more than a hundred years. Research in Port Pirie in the 1980s highlighted the harmful effects of lead emissions on children. As a result, in 1984 the SA Government established an Environmental Health Centre (EHC) to advise the community about what they could do to protect themselves and their children, and a wide-ranging lead abatement program — a model for the rest of the world — got under way.

A lot has been achieved since then. Trees have been planted near the lead smelter, slag dumps revegetated and footpaths sealed to reduce lead in dust and soil. Almost all houses near the smelter (more than 2200 homes) have been decontaminated. Their ceilings have been vacuumed and walls and roofs relined to reduce lead-contaminated dust, leaded paint has been removed and carpets cleaned — all at no cost to residents.

The EHC bought and demolished houses too costly to treat and replaced them with green zones to act as a buffer between the smelter and residential areas. A number of families with young children living adjacent to the smelter have been relocated. And as a result of modifications and tighter controls, lead emissions from the smelter have decreased significantly.

Monitoring of lead levels starts at a very young age in Port Pirie. Pregnant women have their levels checked, and shortly after giving birth they're counselled by the EHC on how they can minimise exposure to sources of lead contamination and encouraged to register their babies with the Centre for regular tests and follow-up.

EHC director Cathy Phipps reports that following these initiatives, children's lead levels have fallen and now average 14 µg/dL, though in one to four-year-olds in the highest-risk areas, the average is around 20 µg/dL (the target level is 10 µg/dL or less for all children). She's hopeful that eventually most Port Pirie children will have acceptable blood lead levels.

Daphne Cox and her family live in a high-risk area near the smelter. The EHC alerted her to the risk of lead poisoning and she took up their offer of a blood test for her daughter, Jane, then eight months old. She was shocked to discover Jane's lead level was almost 30 µg/dL. (A few months later, as Jane explored more, it rose to 33 µg/dL.)

The EHC inspected Daphne's home and found lead-laden dust was falling through cracks in the timber ceiling and walls, so they arranged for them to be lined with plasterboard. Daphne and her husband David also decided to cover exposed soil in their backyard with gravel and concrete.

"We live close to the smelter, so I've never let the kids play in the dirt, and I've always been conscious of the need to keep their toys and hands clean and for the house to be as dust-free as possible," says Daphne.

"The EHC also told us about the importance of a healthy diet to reduce the risk of absorbing too much lead. So the kids have lots of fruit and vegetables — well-washed, of course! But not in rainwater — that's only for the lawn and garden." (The EHC advises people living in Port Pirie not to drink water from their backyard tanks because of the risk of lead contamination.)

Jane's lead levels dropped dramatically once the house had been 'decontaminated'; after a few months it was down to 15 µg/dL and later it was in single figures, where it's stayed since then.

Port Pirie's changed a lot since Daphne was a child and fine particles of lead dust rained over the city. "The place has been transformed. It's much cleaner, there are paved footpaths, trees have been planted as a buffer between us and the smelter — the town looks so much better ... We wouldn't want to live anywhere else."

The Environmental Health Centre in Port Pirie bought and demolished houses close to the lead smelter that were too expensive to decontaminate, and replaced them with 'green zones' to act as a buffer between the smelter and people's homes.

LEAD Group takes the lead

ELIZABETH O'BRIEN HAS BEEN AWARE for many years that children living in lead mining and smelting communities are not the only ones likely to have worryingly high lead levels. In 1978 she was a teacher at a Sydney school, where the first urban study in NSW of lead in children's blood was conducted. The results were alarming: almost a quarter of the pupils had levels over 30 µg/dL — three times the new recommended maximum level.

Many years later, on the verge of buying a house in an inner Sydney suburb, she discovered it was located near a lead foundry. Before committing herself to the purchase, she contacted a laboratory to have the soil tested for lead. Analysis of three samples revealed that dirt from the front lawn contained between 10 and 19 times the maximum recommended level.

As a result, Elizabeth and her husband decided to look elsewhere for a home. However, she asked the State Pollution Control Commission (SPCC — now the Environment Protection Authority) what they were going to do about the lead-contaminated site. Eventually the SPCC asked the foundry to have the soil in the area tested.

Not until seven months later, during a meeting with the SPCC, did Elizabeth, the new owner of the house and an interested neighbour find out the results of the official soil tests on the house and other properties around the foundry. One house adjacent to the foundry had a reading almost fifty times the maximum recommended level.

"I wondered how many other families with young children have moved into homes, unaware that they were lead-contaminated," Elizabeth says. "Why couldn't prospective home buyers be given a certificate showing the house is 'lead-safe'? There should be a registry of residential lead-contaminated sites, lists of trained and certified lead assessors and accredited tradespeople who can remove lead from people's homes safely."

Anxious to inform others of the lead risk and to do something about it, the three families determined at that meeting to form a lobby group: The Lead Education and Abatement Design (LEAD) Group.

Elizabeth had been disappointed that the SPCC had offered no advice, other than to have the children's blood lead levels assessed. When she decided her 12-month-old son, Harrison, should be tested, she was devastated by the result: 31 µg/dL. She hadn't thought he really needed to be subjected to a blood test, because the house she and her husband had settled on seemed so innocuous: "No industry nearby, not on a heavily trafficked road, there was no peeling paint." However, she later discovered the previous owner had sanded old paintwork, which could explain why dust samples around the home had five times the acceptable lead level.

Elizabeth was vigilant with wet-mopping and dusting, washing walls, toys and hands frequently, and decided the old carpets had to go. As a result, Harrison's lead levels gradually came down. At the same time, she researched international literature on lead, was informing people of the lead problem and what they could do to protect their children, and also lobbying governments and industries to take action on various lead-related issues, such as phasing out leaded petrol as quickly as possible. "It's taken too long to reduce lead in our environment," she says. "We want all lead out of petrol in Australia by 1996."

Lead in petrol has at least been greatly reduced, and there has been a flurry of government reports on lead reduction in recent years. The LEAD Group's constant campaigning has paid off. Elizabeth successfully lobbied the NHMRC to replace the 'level of concern' for blood lead of 25 µg/dL with an 'action level' of 15 µg/dL and a goal of 10 µg/dL, as in the US, and there is now readily accessible information and advice for doctors as well as the general public on how to reduce lead risks.

In response to Elizabeth's repeated calls for a registry of tradespeople qualified to remove leaded paint safely, the NSW Interdepartmental Lead Taskforce has recommended that a TAFE course for painters be established; it's hoped that eventually there will be registries of tradespeople accredited in lead removal throughout Australia.

However, there's still much to be done, according to Elizabeth. "There's still a general lack of services and resources for parents, for instance," she says, "particularly those who have children with elevated blood lead levels." She's now lobbying for a lead industry tax, with the aim of putting the money collected into a fund for people not able to afford to make their homes lead-safe themselves.

The LEAD Group has plenty of information on lead and is happy to give advice. The group also offers a limited service for independent analysis of samples of soil, dust or paint for lead content, at a cost of $15 per sample plus postage. Phone (02) 550 0095 or write to The LEAD Group, PO Box 63, Dulwich Hill 2203. ❑

Elizabeth O'Brien and the LEAD Group have worked hard to give people information about lead and to push government into action, but, "There's still a general lack of services and resources for parents."

Painting the town mission brown

In this update of our ongoing exterior paint test we look at how the paints are coping after three years in the sun and rain. Some are still like new, but others have already started to crack up.

PAINTING A HOUSE IS A BIG AND expensive job and you'd be justifiably upset if the paint you chose didn't stand up to the weather for more than a couple of years. That's why we mounted painted panels on our roof — to see which ones can cope with harsh Australian conditions and keep your house protected for years on end.

The test began in November 1991, when our testers installed hundreds of painstakingly prepared wooden panels in special racks on the roof of the CHOICE building. The racks were designed to face north at an angle of about 45° to expose the paints to the worst conditions you could reasonably expect.

The test included all exterior house paints for timber that were nationally available at the time the test began. Since then, new paints and reformulations of old ones have been included annually to keep up-to-date with the market.

Obviously paints come in a myriad colours and hues. Dark colours absorb more ultraviolet radiation than light colours, which can accelerate fading and physical deterioration. White paints can go yellow or grey. We couldn't test all the colours available so we chose three — dark (mission) brown, beige and white — to give a good representation from dark through to light.

Wooden panels were prepared for painting using the manufacturer's instructions regarding primers, undercoats and the suggested number of coats. For each paint we used both softwood (radiata pine) and hardwood (jarrah) panels.

Since 1991 the panels have been taken down once a year, given a superficial wash with water and inspected for colour change and physical deterioration in the form of cracking, peeling and dirt retention. The oldest paints in this report had been on the roof for three years when they were last inspected. Given the harsh environment, we estimate that this would be the equivalent of around six years' aging on an average suburban house.

THE RESULTS SO FAR

The paints in our *Still going strong* table overleaf are weathering the storm quite well. They're continuing to protect the wood, with no sign of fading, cracking, dirt retention or peeling. Keep in mind that this is still a progress report. Our full cycle demands five years of trouble-free protection and the oldest of these paints has only been up for three years. Still, they're surviving the test better than many of their companions.

The *Not wearing well* table lists the paints that have already shown some signs of giving up the ghost. There are two categories in this table — *Slight deterioration only* and *Poor performers*. Those with only slight deterioration are still in reasonable condition, but show signs of weathering. The poor performers are showing major deterioration. With the oldest paints only on the roof for three years, we think you'd be wise to avoid any listed in this table.

Three paints, **TAUBMANS Timbertop Colour** in mission brown and **LIVOS Amellos Oil Paint Solventfree** and **LIVOS Vindo Decklack** in white, were put up in 1991, but failed completely after only one year. The **LIVOS Amellos** had severe dirt retention and the other two cracked badly. They were so bad there was no point testing them further, but we've left them in the table because they're still on the market.

TRENDS

In our last paint report (*A lick and a promise*, August 1994) a few trends

Pollution from industry and the nearby airport adds to the wear and tear experienced by the north-facing paint panels on our roof — three years up there is probably equivalent to about six on most homes.

Still going strong

Brand/product (in alphabetical order within years tested)	Colour	Base	Years tested
BROWN PAINTS			
BERGER Full Gloss Brilliant Enamel Interior-Exterior	Mission Brown	Oil	3
BRISTOL Supreme Gloss Enamel	Mission Brown	Oil	3
BRITISH PAINTS Self-undercoating Full Gloss	Old Mission Brown	Oil	3
DULUX Interior/Exterior High Gloss Enamel	Mission Brown	Oil	3
* **HOME** Exterior Acrylic Low Gloss *(A)*	Mission Brown	Water	3
HOME Super Gloss *(A)*	Mission Brown	Oil	3
PASCOL PAINTS High Gloss Enamel	Mission Brown	Oil	3
SOLVER High Gloss Enamel Interior-Exterior	Bodega Brown	Oil	3
WATTYL High Gloss Enamel	Mission Brown	Oil	3
PASCOL PAINTS Gloss Acrylic	Mission Brown	Water	2
* **WATTYL** Solagard Gloss *(B)*	Mission Brown	Water	2
* **WATTYL** Solagard Low Sheen *(B)*	Mission Brown	Water	2
BRISTOL Premium Low Sheen Timber Coat	Mission Brown	Water	1
PASCOL PAINTS Sunscreen Gloss	Mission Brown	Water	1
PASCOL PAINTS Sunscreen Low Sheen	Mission Brown	Water	1
SOLVER Duraguard Acrylic Low Sheen	Bodega Brown	Water	1
SOLVER Exterior 100% Acrylic Gloss Weatherflex	Bungalow Brown	Water	1

Brand/product (in alphabetical order within years tested)
BEIGE PAINTS
BRISTOL Supreme Gloss Enamel
BRITISH PAINTS 4 Seasons Acrylic Gloss *(C)*
BRITISH PAINTS 4 Seasons Acrylic Low Sheen *(D)*
BRITISH PAINTS Self-undercoating Full Gloss
DULUX Interior/Exterior High Gloss Enamel
DULUX Weathershield Exterior Low Sheen Acrylic
GALLERY Gloss Acrylic
GALLERY Gloss Enamel
* **MITRE 10** Premier Gloss Enamel
PASCOL PAINTS High Gloss Enamel
PERFORMER Solarshield Exterior Acrylic Gloss *(E)*
PERFORMER Solarshield Exterior Acrylic Lo-Sheen
PERFORMER Premium Interior/Exterior Fullgloss
SOLVER High Gloss Enamel Interior-Exterior
SUPERFLOW Price Brand Gloss Enamel *(F)*
* **TARGET** Gloss Acrylic House Paint — Classic Coll
TAUBMANS All Weather Matt
WALPAMUR Acrylic Flat for Exterior Use
WALPAMUR Gloss Acrylic for Exterior Use
WALPAMUR Long Life Gloss Enamel Interior/Exterio
WATTYL High Gloss Enamel
WATTYL Weathercare Gloss Acrylic
DULUX Weathershield Exterior Gloss Acrylic
HOME Gloss Enamel *(A)*
PASCOL PAINTS Semi Gloss Acrylic
* **WATTYL** Solagard Low Sheen *(B)*
BRISTOL Premium Low Sheen Timber Coat

* These paints have been reformulated since our last paint report (August 1994), which means what is in the shops now may or may not be what we tested, despite having the same name. We've left them in the table so you can see how they're going if you've already bought the old formulation.

(A) Home paints were formerly called Homestead, and in WA are still marketed under the name Homestead. They are no longer available in dark or mission brown.

(B) Wattyl Solagard paints have been reformulated and are now called Wattyl Solagard Plus.

(C) British Paints 4 Seasons Acrylic Gloss paints were formerly called British Paints Glossy Exterior Walls and Trim.

(D) British Paints 4 Seasons Acrylic Low Sheen were formerly called British Paints Low Sheen Exterior Walls.

(E) Performer Solarshield Exterior Gloss and Low Sheen paints were formerly called Performer Premium Exterior.

(F) Superflow Price Brand was previously just Superflow.

(G) Mitre 10 Accent paints were previously Mitre 10 Premier paints.

were becoming evident. This year's results confirm those trends. The following is a summary of what we've found.

■ White paints absorb less of the sun's ultraviolet light and tend to resist cracking better than darker colours — in fact all but one of the brown paints that haven't worn well failed because of cracking. White paints, though, tend to retain an unsightly layer of dirt which can't be removed with a simple washdown.

■ The 'oil versus water base' question is a little less clear. While there is a mixture of oil and water-based paints in our *Still going strong* list, proportionately more of the failures are water-based. Most of the oil-based paints that started three years ago are still going strong. It seems to be easier to produce a long-lasting oil-based paint, but our results indicate that a well formulated water-based paint can stand the test of time just as well.

■ Of the white paints which are still going strong after three years, all except one are gloss. The satin and flat finishes tended to fail because of dirt retention. Many of the white gloss paints failed for this reason as well, but it seems gloss is less prone to retaining dirt than other types of finish. The beige paints followed a similar pattern, although there were several low-sheen and flat finishes among the three-year veterans which were still going strong. Dirt retention wasn't a major issue with brown paints, but gloss finishes still made up the majority of three-year survivors, indicating that with dark colours too a gloss finish is more likely to last the distance.

Keep in mind that we're just over the halfway mark for the older paints in the test, so it remains to be seen if these trends will continue through the full five years.

WHAT TO BUY

At the moment we can't conclusively predict which paints are going to last the distance. Those in the *Still going strong* table have been holding out well so far, but they may well deteriorate in the next two years. Those which have been going well for three years, however, are likely to last at least six years on an average home.

The paints listed in the *Not wearing well* table are a different matter. Those showing 'slight deterioration only' may not get any worse, but we'll need to keep a close eye on them. The paints listed as 'poor performers' have deteriorated enough to be able to say they're not worth buying because you'll need to repaint too soon.

If you're planning to paint soon our advice is to choose from the three-year veterans in our *Still going strong* list.

ur	Base	Years tested
e Winds	Oil	3
at	Water	3
at	Water	3
e colour	Oil	3
wheat	Oil	3
wheat	Water	3
e colour	Water	3
at	Oil	3
urst Beige	Oil	3
casin	Oil	3
rel	Water	3
rel	Water	3
rel	Oil	3
er Box	Oil	3
rel	Oil	3
urst Beige	Water	3
urst Beige	Water	3
ey Bay	Water	3
ey Bay	Water	3
ey Bay	Oil	3
ell	Oil	3
ell	Water	3
e	Water	2
ell	Oil	2
casin	Water	2
e	Water	2
ched Oak	Water	1

Brand/product (in alphabetical order within years tested)	Colour	Base	Years tested
WHITE PAINTS			
BERGER Exterior Longlife Gloss	Super White	Water	3
BERGER Full Gloss Brilliant Enamel Interior-Exterior	Super White	Oil	3
BIG W Style Interior-Exterior High Gloss Enamel	White	Oil	3
BRISTOL Supreme Gloss Enamel	White	Oil	3
BRITISH PAINTS 4 Seasons Acrylic Gloss *(C)*	White	Water	3
DULUX Interior/Exterior High Gloss Enamel	Vivid White	Oil	3
GALLERY Gloss Enamel	White	Oil	3
* **HOME** Exterior Acrylic Gloss *(A)*	White	Water	3
HOME Super Gloss *(A)*	White	Oil	3
HOME Vinyl Satin *(A)*	White	Water	3
MITRE 10 Accent Gloss Acrylic *(G)*	White	Water	3
* **MITRE 10** Premier Gloss Enamel	White	Oil	3
PASCOL PAINTS Gloss Acrylic	White	Water	3
PASCOL PAINTS High Gloss Enamel	White	Oil	3
PERFORMER Premium Interior/Exterior Fullgloss	White	Oil	3
SOLVER High Gloss Enamel Interior-Exterior	White	Oil	3
SUPERFLOW Price Brand Gloss Acrylic *(F)*	White	Water	3
SUPERFLOW Price Brand Gloss Enamel *(F)*	White	Oil	3
* **TARGET** Gloss Acrylic House Paint — Classic Collection	White	Water	3
WALPAMUR Long Life Gloss Enamel for Interior/Exterior Use	White	Oil	3
WATTYL High Gloss Enamel	White	Oil	3
WATTYL Weathercare Gloss Acrylic	White	Water	3
DULUX Weathershield Exterior Gloss Acrylic	Vivid White	Water	2
HOME Gloss Enamel *(A)*	White	Oil	2
MITRE 10 Budgetline Gloss Enamel	White	Oil	2

Not wearing well

These paints have all started to fail after one, two or three years' weathering. Some showed or slight deterioration, others a greater degree of damage. Those marked ✘ were totally ruined. Areas of failure: C – cracking; D – dirt retention; P – peeling; h – on hardwood; s – on softwoo

Brand/product (in alphabetical order within years tested)	Colour	Base	Years tested	How they failed
BROWN PAINTS				
SLIGHT DETERIORATION ONLY				
DULUX Weathershield Exterior Gloss Acrylic	Mission Brown	Water	3	C (s)
* **DURALEX** New Generation Aquanamel Gloss Acrylic	Mission Brown	Water	3	C (s)
* **HOME** Exterior Acrylic Gloss *(A)*	Mission Brown	Water	3	C (s)
LIVOS Amellos Oil Paint Solventfree	Burned Umber	'Natural oil'	3	C (h)
SOLVER Duraguard Acrylic Gloss	Mission Brown	Water	1	D (h)
POOR PERFORMERS				
BERGER Exterior Solar Screen Gloss	Mission Brown	Water	3	C (s)
BERGER Exterior Solar Screen Low Sheen	Mission Brown	Water	3	C (s)
BRISTOL Weather Tough Gloss Exterior Acrylic	Mission Brown	Water	3	C (s)
BRITISH PAINTS 4 Seasons Acrylic Gloss *(C)*	Mission Brown	Water	3	C (s)
BRITISH PAINTS 4 Seasons Acrylic Low Sheen *(D)*	Mission Brown	Water	3	C (h&s)
DULUX Weathershield Exterior Low Sheen Acrylic	Mission Brown	Water	3	C (s)
LIVOS Vindo Decklack	Umbra	Oil	3	C (h&s)
PERFORMER Fullgloss	Mission Brown	Oil	3	C (s)
SOLVER Acrylic Low Gloss Weatherflex	Bodega Brown	Water	3	C (s)
TAUBMANS All Weather Matt	Red Cliffs Brown	Water	3	C (s)
* **TAUBMANS** Sunproof Gloss	Mission Brown	Water	3	C (s)
* **TAUBMANS** Sunproof Satin Colour	Mission Brown	Water	3	C (s)
TAUBMANS Timbertop Colour	Mission Brown	Water	1	C (h&s) ✘

Brand/product (in alphabetical order within years tested)
BEIGE PAINTS
SLIGHT DETERIORATION ONLY
BERGER Exterior Longlife Gloss
BERGER Exterior Solar Screen Gloss
BERGER Exterior Solar Screen Low Sheen
BERGER Full Gloss Brilliant Enamel Interior-Exterior
* **HOME** Exterior Acrylic Low Gloss *(A)*
* **HOME** Exterior Acrylic Gloss *(A)*
MITRE 10 Accent Gloss Acrylic *(G)*
PASCOL PAINTS Gloss Acrylic
SUPERFLOW Price Brand Gloss Acrylic *(F)*
* **TAUBMANS** Sunproof Gloss
PASCOL PAINTS Low Lustre Acrylic
* **WATTYL** Solagard Gloss *(B)*
DURALEX Fast Gloss
PASCOL PAINTS Sunscreen Gloss
PASCOL PAINTS Sunscreen Low Sheen
SOLVER Duraguard Acrylic Gloss
SOLVER Duraguard Acrylic Low Sheen
SOLVER Exterior 100% Acrylic Gloss Weatherflex
POOR PERFORMERS
BRISTOL Weather Tough Gloss Exterior Acrylic
BRISTOL Weather Tough Low Sheen Exterior Acrylic
* **DURALEX** New Generation Aquanamel Gloss Acrylic
HOME Super Gloss *(A)*
HOME Vinyl Matt *(A)*
HOME Vinyl Satin *(A)*
LIVOS Amellos Oil Paint Solventfree
LIVOS Vindo Decklack
MITRE 10 Accent Satin Acrylic *(G)*
* **PASCOL PAINTS** Matt Acrylic
SOLVER Acrylic Low Gloss Weatherflex
* **TARGET** Gloss Acrylic House Paint — Standard quality
TAUBMANS Sunproof Satin Colour
TAUBMANS Timbertop Colour
WATTYL Vinasheen Low Gloss Vinyl
WATTYL Weathercare Flat Acrylic

* These paints have been reformulated since our last paint report (August 1994), which means what is in the shops now may or may not be what we tested, despite having the same name. We've left them in the table so you can see how they're going if you've already bought the old formulation.

(A) Home paints were formerly called Homestead, and in WA are still marketed under the name Homestead. They are no longer available in dark or mission brown.

(B) Wattyl Solagard paints have been reformulated and are now called Wattyl Solagard Plus.

(C) British Paints 4 Seasons Acrylic Gloss paints were formerly called British Paints Glossy Exterior Walls and Trim.

(D) British Paints 4 Seasons Acrylic Low Sheen were formerly called British Paints Low Sheen Exterior Walls.

(E) Performer Solarshield Exterior Gloss and Low Sheen paints were formerly called Performer Premium Exterior.

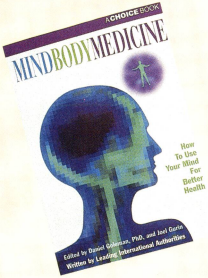
(F) Superflow Price Brand was previously just Superflow.

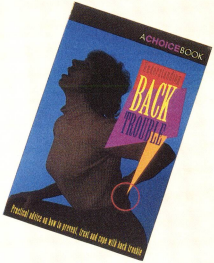
(G) Mitre 10 Accent paints were previously Mitre 10 Premier paints.

ur	Base	Years tested	How they failed
lide	Water	3	D (h)
lide	Water	3	C (h)
lide	Water	3	D (h)
lide	Oil	3	D (h&s)
ll	Water	3	D (h&s)
ll	Water	3	D (h)
rst Beige	Water	3	D (h&s)
asin	Water	3	D (h&s)
nti	Water	3	D (h)
rst Beige	Water	3	D (h&s) C (s)
asin	Water	2	D (h)
	Water	2	D (h&s)
er Box	Water	1	D (h&s)
asin	Water	1	D (h&s)
asin	Water	1	D (h&s)
er Box	Water	1	D (h&s)
er Box	Water	1	D (h&s)
er Box	Water	1	D (h&s)
e Winds	Water	3	D (s) C (h&s)
e Winds	Water	3	D (h&s) C (s) P (s)
n	Water	3	D (h&s)
ell	Oil	3	C (s)
ell	Water	3	D (h&s) C (h)
ell	Water	3	D (h&s) C (h)
r	'Natural oil'	3	D (h&s)
r	Oil	3	D (h&s) C (h&s)
urst Beige	Water	3	D (h&s)
casin	Water	3	D (h&s)
ter Box	Water	3	D (h&s)
urst Beige	Water	3	C (s)
urst Beige	Water	3	D (h)
urst Beige	Water	3	D (h) C (s)
ell	Water	3	D (h&s) C (h)
ell	Water	3	D (h&s) C (s)

Brand/product (in alphetical order within years tested)	Colour	Base	Years tested	How they failed
WHITE PAINTS				
SLIGHT DETERIORATION ONLY				
BERGER Exterior Solar Screen Gloss	White	Water	3	C (h&s)
BERGER Exterior Solar Screen Low Sheen	White	Water	3	D (h&s)
BIG W Style Exterior Gloss Acrylic	White	Water	3	D (h)
BRISTOL Weather Tough Gloss Exterior Acrylic	White	Water	3	D (h&s)
BRITISH PAINTS Self-undercoating Full Gloss	White	Oil	3	D (h)
DULUX Weathershield Exterior Low Sheen Acrylic	Vivid White	Water	3	D (h&s)
GALLERY Gloss Acrylic	White	Water	3	C (h&s)
* **HOME** Exterior Acrylic Low Gloss *(A)*	White	Water	3	D (h&s)
PERFORMER Solarshield Exterior Acrylic Gloss *(E)*	White	Water	3	D (h)
TARGET Gloss Acrylic House Paint — Standard quality	White	Water	3	D (h&s)
TAUBMANS All Weather Matt	Brilliant White	Water	3	D (h&s)
* **TAUBMANS** Sunproof Gloss	Brilliant White	Water	3	D (h) C (s)
* **TAUBMANS** Timbertop Colour	White	Water	3	D (h&s) C (h)
WALPAMUR Gloss Acrylic for Exterior Use	White	Water	3	D (h&s)
MITRE 10 Budgetline Acrylic Gloss	White	Water	2	D (h&s)
PASCOL PAINTS Low Lustre Acrylic	White	Water	2	C (s)
PASCOL PAINTS Semi Gloss Acrylic	White	Water	2	D (h&s)
* **WATTYL** Solagard Plus Gloss *(B)*	White	Water	2	D (h&s)
BRISTOL Premium Low Sheen Timber Coat	White	Water	1	D (h&s)
DURALEX Fast Gloss	White	Water	1	D (h&s)
PASCOL PAINTS Sunscreen Gloss	White	Water	1	D (h&s)
PASCOL PAINTS Sunscreen Low Sheen	White	Water	1	D (h&s)
SOLVER Duraguard Acrylic Gloss	White	Water	1	D (h&s)
SOLVER Duraguard Acrylic Low Sheen	White	Water	1	D (h&s)
SOLVER Exterior 100% Acrylic Gloss Weatherflex	White	Water	1	D (h&s)
POOR PERFORMERS				
BRISTOL Weather Tough Low Sheen Exterior Acrylic	White	Water	3	D (h&s) C (s) P (s)
BRITISH PAINTS 4 Seasons Acrylic Low Sheen *(D)*	White	Water	3	D (h&s)
* **DURALEX** Colonial Acrylic Co-polymer Flat House Paint	White	Water	3	D (h&s)
* **DURALEX** Exterior/Interior Long Life Acrylic Flat	White	Water	3	D (h&s)
* **DURALEX** Exterior/Interior Long Life Acrylic Low Sheen	White	Water	3	D (h&s)
* **DURALEX** Exterior/Interior Long Life Acrylic Satin	White	Water	3	D (h&s) C (h)
* **DURALEX** New Generation Aquanamel Gloss Acrylic	White	Water	3	D (h&s)
HOME Vinyl Matt *(A)*	White	Water	3	D (h&s)
MITRE 10 Accent Satin Acrylic *(G)*	White	Water	3	D (h&s)
* **PASCOL PAINTS** Matt Acrylic	White	Water	3	D (h&s)
PERFORMER Solarshild Exterior Acrylic Lo-Sheen *(E)*	White	Water	3	D (h&s)
SOLVER Acrylic Low Gloss Weatherflex	White	Water	3	D (h&s)
TAUBMANS Sunproof Satin Colour	White	Water	3	D (h&s)
WALPAMUR Acrylic Flat for Exterior Use	White	Water	3	D (h&s)
WATTYL Vinasheen Low Gloss Vinyl	White	Water	3	D (h&s) C (s)
WATTYL Weathercare Flat Acrylic	White	Water	3	D (h&s)
MITRE 10 Budgetline Satin Vinyl	White	Water	2	D (h&s)
* **WATTYL** Solagard Plus Low Sheen *(B)*	White	Water	2	D (h&s)
LIVOS Amelios Oil Paint Solventfree	White	'Natural oil'	1	D (h&s) ✘
LIVOS Vindo Decklack	White	Oil	1	C (h&s) ✘

CHOICE BOOKS


A CHOICE BOOK
MIND BODY MEDICINE
How To Use Your Mind For Better Health
Edited by Daniel Goleman, PhD, and Joel Gurin
Written by Leading International Authorities



Mind Body Medicine

How to use your mind for better health

Daniel Goleman PhD and Joel Gurin, eds

The evidence is rapidly growing that thoughts, beliefs and emotions can have a major impact on your physical well-being. In this book more than 30 scientists and scholars from the United States' most prestigious medical institutions present their findings on the interrelationships between mind and body. It includes practical advice.

$35 (non-subscribers) $31.50 (subscribers)
Paperback 496 pp Code: MBM

CHOICE Index on Disk

This is a thorough index to topics covered in the past five years of CHOICE on a 3.5" floppy disk, suitable for DOS or Windows operating systems. With its help, you will be able to trace the article you want within seconds.

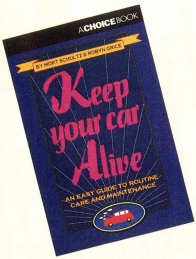
Individual price $10 Code: CINI
Corporate / library price $20 Code: CINC

Understanding Back Trouble

Practical advice on how to prevent, treat and cope with back trouble

At least three out of four Australians will experience back pain at some stage of their lives. This book explains how your back works, what is likely to go wrong, the treatments available and preventative measures.

$18 paperback 168 pp Code: UBT

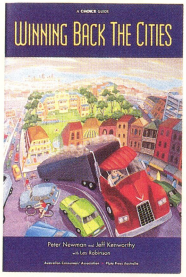


Keep Your Car Alive

An easy guide to routine care and maintenance

"The book goes through every part of the car, explaining how things work, how to test them, do-it-yourself maintenance, troubleshooting, coping with roadside emergencies. I really couldn't find anything they missed." *The Age*

$16 paperback 128 pp Code: KYCA

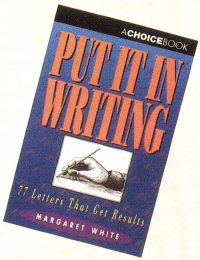


Winning Back the Cities

This acclaimed book has two themes — the enormous social, economic and environmental costs associated with our sprawling cities, and how we could do things so very much better.

"Worth buying at twice the price." *Queensland Planner*

$11 paperback 48 pp Code: WBTC



Put It In Writing

77 letters that get results

We all know an effectively worded letter can get results, if only we know our rights and how to express them. This book contains 77 well-considered, cool and authoritative letters, written by a lawyer, which can be adapted to suit your situation.

$16 paperback 168 pp Code: PIIW

Facefacts

A guide to cosmetics, skin and hair care

What do we know about the stuff we put on our faces and on our hair? How does it work? What do the 'special ingredients' actually do? This comprehensive guide answers these questions and covers many other issues, including how best to care for your skin.

$18 paperback 240 pp **Code: FF**

In Transition

A guide to menopause

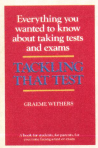
Professor Deborah Saltman covers the issues surrounding menopause in a clear, easy to understand, non-patronising way. Topics include: your relationship with your doctor; HRT; orthodox and alternative treatments.

$17 paperback 184 pp **Code: IT**

Your Health Rights

To help you in your encounters with the medical system, this comprehensive guide gives detailed information on topics such as consent to and confidentiality of treatment, access to medical records, which treatments are covered by Medicare, care of the aged and how to make a complaint.

NEW PRICE $10 paperback 230 pp
Code: YHR



Tackling that Test

Everything you wanted to know about taking tests and exams

Whatever test or exam you may be facing (school, university, college or employment), *Tackling that Test* provides invaluable advice about preparing for and taking part in exams. It includes practical advice and examples.

$16 paperback 136 pp **Code: TTT**

The 1995 What Color is Your Parachute?

This is the 25th edition of this worldwide best-selling job-hunting and career-change guide. It is practical and straightforward and includes exercises to help you make the best career choices. Although US-based, it includes some references and addresses for Australia.

$25 paperback 504 pp **Code: WCYP**

ORDER FORM

Code	Title	Qty	Item price	Total price
	Plus postage and handling ($3 for one item plus $1.20 for each extra item)			
			Total	

I enclose: ☐ cheque ☐ money order (payable to the Australian Consumers' Association)

OR: I wish to pay by: ☐ Bankcard ☐ Mastercard ☐ Visa Expiry date: ____/____

Card no. | | | | | | | | | | | | | | | | |

Signature _____

Mr/Mrs/Miss/Ms _____
First name Last name

Address _____

_____ Postcode_____

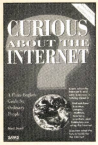
Phone (business hours) _____ Subscriber no._____

SEND YOUR PAYMENT TO:
Australian Consumers' Association
57 Carrington Road, Marrickville 2204.
Phone: (02) 558 0099 Fax: (02) 559 3260

POSTAGE & HANDLING
$3 for one item plus $1.20 for each extra item ordered. Some books may have to be sent separately to keep postage costs down. This is due to Australia Post's vagaries, not ours. Please allow 3 to 4 weeks for delivery. We process the vast majority of orders the day we receive them, but sometimes stock replenishment means a delay while we await delivery, so please bear with us. If any order cannot be filled for a substantial length of time, we'll let you know and give you the option of cancellation.

MONEY BACK GUARANTEE
If you are not completely satisfied with your purchase, return book(s) within 30 days for full refund of the purchase price.

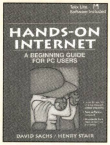
IM9504 INS



Curious About the Internet

If you're still unsure about the information superhighway and want more details before you commit yourself, *Curious about the Internet* will answer your questions. It includes information about the Internet, how it works, who uses it and what you can use it for.

$29 paperback 248 pp **Code: ATI**

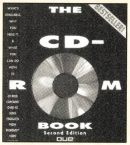


Hands-on Internet

A beginning guide for PC Users

If you would rather learn about the Internet through hands-on experience, this book includes a 3.5" disk with eight on-line sessions. Note: to use this disk you will need a PC and a modem.

$62 paperback 276 pp including 3.5" disk **Code: HOI**



The CD ROM Book

Second edition

This is the second edition of this popular title, which is a comprehensive resource book about CD-ROM and multimedia. It includes a sampler CD-ROM disk.

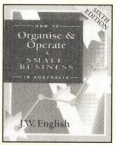
NEW PRICE $55 paperback 368 pp including CD-ROM disk **Code: CROM**

The Fabulous Manager

20 key lessons towards management excellence

In a series of 20 lessons (or chapters) this books helps managers build their own and their staff's skills and performance. It includes preparing for weekly staff meetings, writing reports and handling conflicts.

$25 paperback 192 pp **Code: FMAN**



How to Organise and Operate a Small Business in Australia

This is the sixth edition of this invaluable guide to setting up and running your own business in Australia. It includes practical and common-sense advice on how to set up a small business in the nineties.

$30 paperback 358 pp **Code: HOOS**

The Cambridge Factfinder

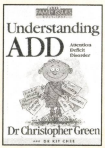
What is the local name for Egypt? What country won the first world netball championships? What is Quercus? These questions and many more are answered in *The Cambridge Factfinder*. Over 180,000 facts are covered in 14 areas of knowledge, and the book is easy to use. A great argument settler.

$25 paperback 864 pp **Code: CFF**

Key Guide to Australia's National Parks

Australia has a magnificent series of national parks and this book will allow you to get the most out of them. Details include: how to get there, accommodation, walking trails, landscape details, geological formations and other features.

$27 paperback 304 pp **Code: KGAP**

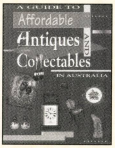


Understanding ADD

Attention Deficit Disorder

This book focuses on the younger ADD child and the treatments, actions and research that are currently under way. *Understanding ADD* has a strong practical angle and includes strategies and advice that any carer of an ADD child can incorporate into everyday life.

$17 paperback 254 pp **Code: UADD**



A Guide to Affordable Antiques and Collectables in Australia

What is the difference between an antique and a collectable? How do you start a collection? Some of Australia's most knowledgeable collectors give advice on antiques in Australia. Covering everything from mourning jewellery to samovars, this book will help both beginners and long-time collectors.

$25 paperback 128 pp **Code: GACA**

Overlockers

These expensive sewing machine companions may look daunting, but they do give your finished garments a professional look.

HOME OVERLOCKERS ARE SMALL, light versions of machines used in the clothing industry. They sew seams with an interlocking stitch that also 'neatens' fabric edges (to prevent fraying) and they simultaneously trim off excess material. They help give your sewing a professional finish.

You can use an overlocker to make simple garments. It's particularly useful for sewing seams on stretch material such as T-shirts, tracksuits, sports jerseys and gym and swimwear, as well as for sewing the narrow rolled hems that finish the edges of ruffles, serviettes and tablecloths.

It's considerably quicker to use an overlocker for seams than to use a sewing machine for the entire job. However, unless you're just making simple items such as those listed above, an overlocker is no substitute for a sewing machine. For example, you can't put in a zip with an overlocker, stitch a regular straight seam or sew darts or buttonholes.

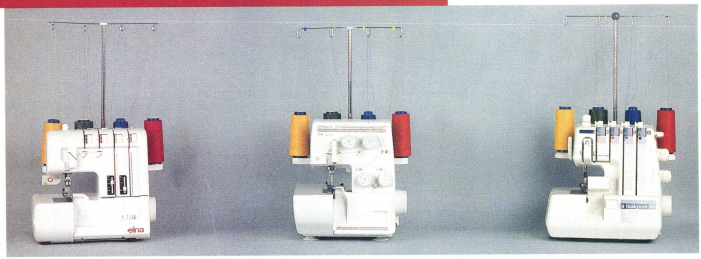
So before spending $500 or more on an overlocker, consider whether a top-of-the-range sewing machine with an edge-neatening stitch would suit your needs better. If you're particularly interested in doing detailed embroidery or want a wide range of stitches, a sewing machine is probably more suitable. The budget overlockers we tested could do some limited craft work, but not embroidery; for a wider variety of stitches, you would need to buy a more upmarket overlocker or use a sewing machine.

WHAT'S AVAILABLE?

Domestic overlockers have become more versatile and user-friendly since they were introduced in the early 1980s. Two-thread machines, which could neaten fabric edges but didn't have a stitch strong enough to join pieces into

PROFILES

Models are listed in rank order, except for the Brother Lock 640D, which we don't recommend. Prices shown are a good target to aim for when shopping around, based on nationwide checks in March 1995. Anything lower is a bargain.



ELNA 614DE

Target price: $700

Good points

- The only model to rate as 'good' for both ease of use and performance.
- The best model for high-quality stitching.
- Good to very good performance with most materials and all stitches except four-thread gathering.
- Particularly good at sewing three-thread rolled hems.
- Very easy to adjust tension accurately.
- Quietest of the machines tested.

Bad points

- Nothing in particular.

PFAFF HOBBYLOCK 776

Target price: $700

Good points

- Good at doing three-thread regular seams on most materials.
- Good at four-thread knit stitching on cotton organdie and medium-weight cotton.

Bad points

- Poor three-thread rolled hemming on microfibre.
- Vibrates a lot and tends to walk across the table a little.
- Equal noisiest of the machines tested.

HUSKYLOCK 460D

Target price: $700

Good points

- Sews good three-thread regular seams on all materials except denim and cotton organdie.
- Good four-thread knit stitch on cotton lycra and microfibre.

Bad points

- Poor three-thread rolled hemming on denim and four-thread knit stitch on cotton organdie.
- Poor four-thread gathering on cotton organdie, cotton lycra and microfibre.

a proper seam, are no longer available. You can still buy three-thread models, but they've also been largely superseded by four-thread versions.

Four-thread models have two needles, which enables them to do a reinforcing chain-stitch along the seam at the same time as neatening and saves you having to strengthen or finish off the seam on a sewing machine with a normal straight stitch. You can use a four-thread machine with only two or three threads if you want to (if you simply want to neaten a flat edge, for example).

Five-thread versions are also available, but they're considerably more expensive and complicated to use and are aimed at professional or experienced sewers using specialty fabrics.

Eighty per cent of home sewers who buy an overlocker purchase four-thread machines with differential feed, so these were the models we chose for our tests.

What does **differential feed** mean? Machines with this feature have two 'feed-dogs' (to feed material through the machine), which can be set to operate at different speeds from each other. This can eliminate wavy seams and puckering, particularly in stretchy or fine, slippery fabrics. It's also useful for gathering and creating ruffles.

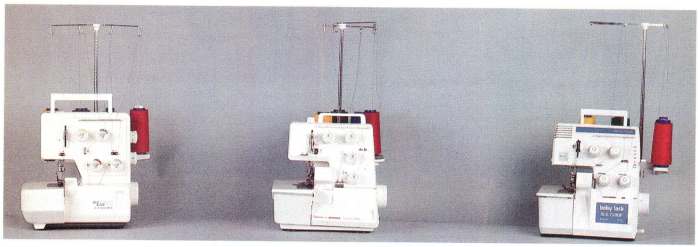
If you're considering buying an overlocker for the first time, you'll probably want one which isn't too complicated or overly expensive, so we tested the cheapest machine from each of the nine brands of four-thread differential-feed overlockers available at the time of testing.

STITCH QUALITY

We wanted to see how the machines performed on fabrics that were both light and heavy and easy or difficult to sew, so an experienced professional sewer assessed the stitch quality of each overlocker on heavyweight denim, medium-weight cotton, pure cotton organdie, fleecy knit, polyester cotton, cotton lycra and microfibre (a new 'wash-and-wear' fabric). On each piece of material she did regular seam stitch, knit stitch, rolled hemming and gathering.

The type of fabric didn't have much effect on how each overlocker performed, regardless of the stitch used, though overall we got slightly better results using medium-weight cotton and slightly worse with pure cotton organdie. Possibly the differential feed feature helps to iron out variations due to fabric differences.

However, some models were definitely better than others at sewing the different stitches we tried — see the photos on page 44 for some examples. The four-thread gather and the three-thread rolled hem were by far the most troublesome stitches. If you do a lot of gathering, consider investing in the optional gathering accessory available for most models. If you do a lot of three-thread



JANOME MY LOCK 134D

Target price: $500

Good points

- Best budget buy.
- Good three-thread regular seams on cotton organdie, polyester cotton, cotton lycra and microfibre.
- Good four-thread knit stitch on fleecy knit.

Bad points

- Seam width not adjustable.
- Vibrates a lot.
- No lint brush supplied.

BERNETTE FUN LOCK 006D

Target price: $750

Good points

- Good three-thread regular seams on heavyweight denim.
- Good to very good four-thread knit stitch on denim and medium-weight cotton.

Bad points

- Poor four-thread gathering on virtually all materials.
- Difficult to change light bulb.

BABY LOCK BL4-728DF

Target price: $800

Good points

- Good four-thread gathering on medium-weight cotton.
- Very easy to adjust differential feed.

Bad points

- Equal noisiest of the machines tested.
- No seam allowance guide.

olled hems, the **BROTHER, BERNETTE** nd **SINGER** aren't good choices. The **INGER** was the only machine to receive 'very poor' stitch quality score (for a hree-thread rolled hem on cotton or- gandie — see the photo overleaf).

IOW EASY ARE THEY TO USE?

None of the models we tested could be lescribed as difficult to use, though they were all fiddly. It can be quite daunting o set up an overlocker for use, to thread r correctly and adjust the tension on ach thread, particularly if you've never wned one before. Fortunately all the nodels had adequate instruction book- ets and colour-coded diagrams on the nachines to aid threading.

Nevertheless, threading an over- ocker does require patience: for the av- rage sewer, even after practice, it can ake up to 10 minutes to thread the nachine correctly from scratch. Keep he instruction book beside you as you thread the machine and refer to it fre- quently. You also need good eyesight and a pair of fine-pointed tweezers.

All the machines we tested were equally time-consuming to thread; you may find a needle-threader helpful. If you don't have one in your accessory kit, you can buy one very cheaply from a good sewing machine shop or haber- dashery department.

NOISE AND VIBRATION

An overlocker is about as noisy as a sewing machine, but some machines are noticeably louder than others. We found the **ELNA** was the quietest, while the **PFAFF** and **BABY LOCK** were the noisiest.

The **JANOME, PFAFF** and **SINGER** models vibrated a lot, which could prove to be annoying, particularly if they were used on a table that wasn't sturdy. The **PFAFF** tended to move slightly along the table, despite having suction feet.

BEST PERFORMER

ELNA 614DE $700

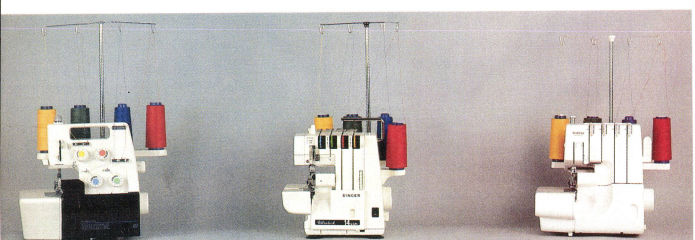
GOOD BUDGET BUY

JANOME My Lock 134D $500

The **ELNA** is the overall best choice: it's a well-designed machine and scored well for both performance and ease of use.

All the other models were OK. How- ever, at around $500, the **JANOME My Lock 134D** is the best budget buy. It sews quite well and would be adequate for most people, though the stitch quality isn't as good as the more expensive **ELNA**'s.

Although the **BROTHER** didn't score worst overall, we can't recommend it because of its barely adequate sewing performance. It was also the only model which gave us trouble during testing (the feed mechanism jammed and bent).



TOYOTA SL4300D

Target price: $575

Good points

- Good four-thread knit stitch on medium-weight cotton and microfibre.
- Has a lint tray to collect offcuts.

Bad points

- Single retaining screw for both needles is inconvenient.
- No seam allowance guide.

SINGER ULTRALOCK 14U234B

Target price: $500

Good points

- Good four-thread knit stitch on denim, medium-weight cotton and cotton lycra.
- Good three-thread regular seams on medium-weight cotton.
- The only machine with a free-arm facility, which may be helpful when finishing off sleeves and hems on trousers.

Bad points

- Poor four-thread gathering on cotton organdie, fleecy knit, polyester cotton and cotton lycra.
- Poor to very poor three-thread rolled hemming on cotton organdie and polyester cotton.
- Vibrates a lot.
- No lint brush supplied.

NOT RECOMMENDED

BROTHER LOCK 640D

Target price: $600

Good points

- Very good instructions.
- Very easy to adjust tension accurately.

Bad points

- Not recommended because of its barely adequate sewing performance score (less than 50%).
- Poor three-thread rolled hemming on virtually all materials.
- Feed mechanism jammed and bent during testing.
- Single retaining screw for both needles is inconvenient.

Overlockers

	Brand/model (in rank order)	Manufacturer/ distributor	Origin	Price ($)*	Warranty (years)	Dimensions L x D x H (mm)	Measured s (stitches/m
	ELNA 614DE	Elna Australia	Japan	700	1	335 x 235 x 310	1150
	PFAFF Hobbylock 776	Pfaff Australia	Japan	700	1	300 x 265 x 305	1350
equal	**HUSKYLOCK** 460D	Husqvarna	Taiwan	700	1	315 x 240 x 350	1100
	JANOME My Lock 134D	Janome	Taiwan	500	1 *(A)*	310 x 265 x 280	1150
	BERNETTE Fun Lock 006D	Bernina Australia	China	750	1	275 x 335 x 295	1300
equal	**BABY LOCK** BL4-728DF	CFM Industries	Japan	800	1	315 x 260 x 295	1150
	TOYOTA SL3400D	Aisin Australia	Japan	575	not stated *(B)*	355 x 235 x 345	1250
	SINGER Ultralock 14U234B	Singer Australia	Japan	500	1	295 x 230 x 320	1200
	NOT RECOMMENDED						
	BROTHER Lock 640D	Brother Industries	Taiwan	600	not stated *(B)*	325 x 270 x 285	1200

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in March 1995.
(A) Five years on electronics. *(B)* The distributor tells us the warranty period is one year.

How reliable are they?

We asked our panel of subscribers who report on the reliability of appliances if their sewing machine had needed repair in the previous 12 months. We didn't specifically ask about overlockers, but the manufacturers are the same and they're similar types of machine.

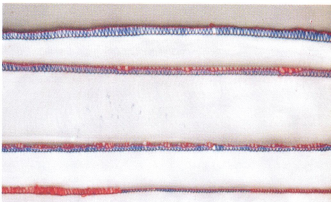
In general, sewing machines seem quite reliable, with an average of only 8% of them needing repair in the time specified. The average cost of repair was $48.

We also asked our panellists if they'd buy the same brand again. Note that in both sets of graphs not all sewing machine brands are represented, only those for which we had a statistically significant number of answers.

Brand	% not needing repair
Bernina	94
Janome	94
Elna	92
Singer	91
Brother	90
Pfaff	90
Husqvarna	87

Brand	% who would buy again
Pfaff	97
Bernina	95
Janome	92
Elna	90
Husqvarna	89
Singer	80
Brother	75

Examples of good sewing performance:
Top — the Elna's three-thread rolled hem on cotton lycra and organdie (a notoriously difficult fabric to sew).
Bottom — the Bernette's four-thread knit stitch on denim and polyester cotton.



Examples of much poorer sewing performance:
Top — the Singer's three-thread rolled hem on cotton lycra and organdie.
Bottom — the Brother's three-thread rolled hem on microfibre and organdie.

1 Ease of use score (%)	2 Performance score (%)	3 Overall score (%)	Brand/model (in rank order)	
75	71	73	**ELNA** 614DE	
64	63	64	**PFAFF** Hobbylock 776	
71	55	63	**HUSKYLOCK** 460D	equal
67	59	63	**JANOME** My Lock 134D	equal
67	56	62	**BERNETTE** Fun Lock 006D	
63	55	59	**BABY LOCK** BL4-728DF	
59	58	59	**TOYOTA** SL3400D	
59	54	57	**SINGER** Ultralock 14U234B	
69	48	59	**BROTHER** Lock 640D	

We tested the overlockers for electrical safety (all passed), noise level, vibration and stability, speed, sewing performance and ease of use; the last two factors were taken into account for rating the machines.

1 Ease of use score

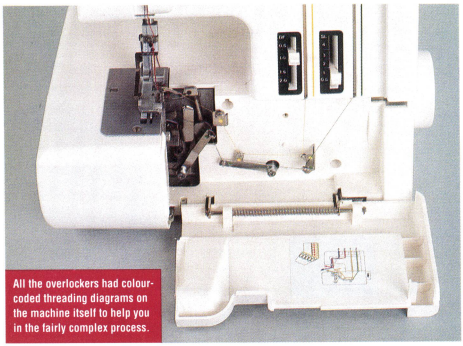
The ease of use assessments covered everything from instructions, setting up the machine and adjusting knobs, to how effective the light was and how easy it was to change globes and needles. Because we considered instructions, ease of threading and adjusting tension and the effectiveness of the light to be very important, they were weighted most heavily in our scoring system.

2 Sewing performance score

On each machine we assessed four stitch types (three-thread regular seam and rolled hem and four-thread knit stitch and gathering) on heavyweight denim, medium-weight cotton, pure cotton organdie, fleecy knit, polyester cotton, cotton lycra and microfibre. (We didn't test gathering on the denim as it was too heavy.) We examined the stitching for evenness of length and shape and the evenness and correctness of tension, to get an overall performance score.

3 Overall score

We combined sewing performance and ease of use scores to obtain the final rankings. Many people are intimidated by the complexity of overlockers (six of the nine manufacturers surveyed for this test said ease of use was the main thing people look for when buying one), so we weighted performance and ease of use equally.



All the overlockers had colour-coded threading diagrams on the machine itself to help you in the fairly complex process.

What to look for

Always try before you buy. Make sure the overlocker runs smoothly, sews the stitches well and is relatively simple to use.

Particularly if you're a first-time buyer, check if the retailer or manufacturer offers free lessons to help you use your overlocker most effectively.

What should you look for before you decide on a particular model?

- A good instruction book. This is particularly important if you're buying an overlocker for the first time. The booklet should have well-illustrated, detailed descriptions with coloured diagrams to illustrate what the individual threads do, how to recognise incorrectly adjusted tension and how to correct it.
- Clear, colour-coded threading diagrams on the machine.
- Easy access to all threading points.
- Needles with individual retaining screws rather than a single one to secure both needles. (Otherwise, when one needle needs to be replaced and the screw is undone, both needles fall out — an annoying feature. This happened with both the **TOYOTA** and **BROTHER** models.)
- Knobs and dials which are easy to handle and can be set and reset accurately.
- A clip-on presser foot (to hold the fabric in place) with a lever which is easy to reach and operate.
- A foot pedal which gives even control over speed.
- A light which is bright and well-directed, with a globe that's easy to change.
- A good tool kit, which includes all screwdrivers and spanners needed for the particular model, a lint brush and a pair of tweezers.
- A machine which isn't unduly noisy, doesn't vibrate excessively and doesn't move across the table.
- Don't presume that an 'electronic' model is preferable. In some upmarket models 'electronic' can mean the machine comes with lots of preprogrammed stitches. However, none of the electronic models we tested was like this — they simply had an electronic foot controller, which had no noticeable effect on speed control or stitch quality.

WHAT DO YOU KNOW?

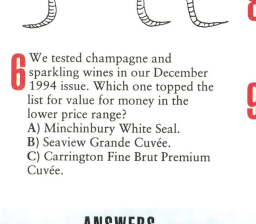
1 According to the National Food Authority's code of practice for nutrient claims, a product claiming to be low in fat should contain no more than:
A) 3 g of fat per 100 g of food (1.5 g in 100 g of liquid).
B) 10 g of fat per 100 g of food (5 g in 100 g of liquid).
C) 30 g of fat per 100 g of food (15 g in 100 g of liquid).

2 Too much nitrogen-rich organic matter (such as chicken manure, fresh vegetable scraps or lawn clippings) on a compost heap will:
A) Slow down the composting process.
B) Produce unpleasant ammonia vapours.
C) Both of the above.

3 If you buy a sale item which is faulty, you can't have it exchanged.
True or false?

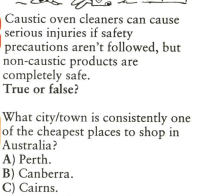
4 Although microwaves are quick cookers, fruit and vegetables cooked in a microwave retain much fewer of their heat-affected vitamins than when they're cooked in a conventional oven or stove.
True or false?

5 Ventilation holes in aerobic compost bins are good for aeration, but they also:
A) Attract bees.
B) Provide escape routes for the composting worms you have housed in the bin.
C) Allow water loss, which may dry out the compost in certain conditions.


COMPOSTING WORMS ESCAPE COMMITTEE
SO WE ESCAPE TONIGHT! ANY QUESTIONS, CHAPS?
JUST ONE SIFFO WHY?
AREN'T WE MEANT TO ADORE COMPOST?

6 We tested champagne and sparkling wines in our December 1994 issue. Which one topped the list for value for money in the lower price range?
A) Minchinbury White Seal.
B) Seaview Grande Cuvée.
C) Carrington Fine Brut Premium Cuvée.

7 If you need a lawyer to represent you but you don't have enough money to pay for one, in some states you can sometimes negotiate a contingency fee. A contingency fee is:
A) Payment the lawyer receives only if he or she wins your case.
B) A monthly instalment you pay until your legal fees are completely paid, but the lawyer can only demand 10% of your monthly income.
C) An arrangement where you work for the lawyer on an hourly basis until your debt is cleared.



8 Caustic oven cleaners can cause serious injuries if safety precautions aren't followed, but non-caustic products are completely safe.
True or false?

9 What city/town is consistently one of the cheapest places to shop in Australia?
A) Perth.
B) Canberra.
C) Cairns.
D) Newcastle.

ANSWERS

1. A.
2. C. To compensate, add carbon-rich materials such as sawdust, paper or straw.
3. False. It doesn't matter if it was a sale item; if it's faulty, the seller is obliged to fix it, replace it or refund its value — and may have to compensate you for a consequential loss. Goods for sale have to be of 'merchantable' (reasonable) quality and fit for the purpose for which they're sold.
4. False. Fresh fruit and vegetables retain more of their water-soluble and heat-affected vitamins when cooked in a microwave than when cooked in a conventional oven or boiled on a stove top. They retain about as much as when steamed.
5. C. When we tested compost bins we found that aerobic bins with holes tended to dry out in a hot dry climate, slowing or stopping the decomposition process.
6. B.
7. A. Although contingency fees allow you access when you normally couldn't afford it, some opponents claim such fees pose risks by swaying a lawyer's judgment. If, for instance, a lawyer is unsure of winning your case, it's suggested some may not put in the same amount of work as when they're assured of payment.
8. False. Non-caustic oven cleaners can also cause injury. They usually contain a solvent and various other chemicals, some of which are considered hazardous and can lead to irritation of the skin, eyes and respiratory tract if handled carelessly, in high doses or if you are exposed too frequently.
9. D. From 1991 to 1994 Newcastle was the cheapest place to shop for well-known branded products and one of the top two cities for the cheapest supermarket basket available, according to CHOICE's regular supermarket surveys.

RECALLS AND BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 008 or 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

Mirabella Imports has recalled LONG LIFE GLOBES 10 W, 15 W AND 20 W (on sale since 20/1/95), as the plastic base components may separate during removal, which could cause electrocution if the power isn't switched off at the time. Switch off power at the wall or fusebox, remove globe and return it to Mirabella Imports Pty Ltd, Mirabella Drive, Tullamarine 3043, for a full refund, including postage and handling.

Queensco-Unity Dairyfoods has recalled JACARANDA FETA CHEESE 375 g, as it may be contaminated with the bacterium *Listeria monocytogenes*, which may be harmful to some people, particularly pregnant women and people with medical conditions that reduce their immunity to infections. Batch codes affected are prefixed by the number 1, 2, 3, 4 or 5 and end in the numbers 804 or 801 (if the use-by date is February 1996) or in 799 (if the use-by date is January or February 1996). Contact your doctor if you suffer any ill-effects. Dispose of cheese with relevant codes and return the use-by code from the packaging, together with your name and address, to Feta Cheese Recall, PO Box 560, Virginia 4014, for a refund (including mail charges).

Hoyt Food Manufacturing Industries has recalled HOYT SWEET PAPRIKA SACHETS AND JARS with batch code prefix B95 (sold only in Victoria and Queensland), as they may contain *Salmonella* bacteria. The following products are involved: Sweet Paprika (190 g jars); Hungarian Sweet Paprika (50, 100, 200, 500 g sachets); Hot Paprika (50 g sachets); and Cayenne Pepper (50 g sachets). Return products to point of purchase for exchange or refund.

General Motors-Holden's Automotive has recalled SB BARINA and YE CALIBRA (manufactured between August 1991 and February 1995), as there may be problems with the airbag connector and/or the vehicle jack. Vehicles within the production serial number ranges Y000001 to Y015677 (YE Calibra) and Y001593 to Y015875 (SB Barina) may have an incorrectly assembled electrical connector in the airbag control system, which could result in the airbag not inflating in a severe frontal accident. Vehicles within the production serial number ranges Y000001 to Y003840 (YE Calibra) and Y001593 to Y012636 (SB Barina) may have a jack which does not comply with the appropriate Australian standard. Contact any Holden dealer to arrange for work (free of charge) on the airbag system and/or a replacement jack.

The ACT Consumer Affairs Bureau has issued a reminder that the 1992 recall of T H Martin MARTEC DESK FANS MODELS MDF-23D and MDF-23P is still current. The fans may overheat, which could cause them to smoke and catch fire. If you still have one of these fans, stop using it and contact a representative of T H Martin on (02) 725 4877, (03) 763 6333 or (07) 875 1111 to arrange for an exchange.

CHOICE

The magazine of the Australian Consumers' Association
(A non-profit company limited by guarantee) ACN 000 281 925

We work on behalf of Australian consumers by producing and providing useful and accessible information, and representing and advancing their interests.
ACA is a Council Member of Consumers International
CHOICE is a registered trade mark of the Australian Consumers' Association

Registered office: 57 Carrington Road, Marrickville NSW 2204
Telephone: (02) 558 0099 **Fax:** (02) 558 9341
Subscription enquiries: (02) 558 8088 **Consumer Information Service:** (02) 559 9855
e-mail address: ausconsumer@peg.pegasus.oz.au

Chief Executive Officer: Louise Sylvan **Executive Assistant:** Maryann Scott
Technical Development Manager: Norm Crothers

CHOICE
Editor: Jane Mackenzie **Deputy Editor:** Jackie Lacey
Journalists: Birgitt Baader, Rob Irwin, Jackie Lacey, Jan McLean, Ross Neilson, Janine Oldfield, John Pospisil

CHOICE BOOKS
Publisher: Keren Lavelle **Editor:** Tracey McTeare

CUSTOMER SERVICE
Manager: Chris Franks **Deputy Manager:** Jenni Noble
Information Resource Centre: Therese Olson (Co-ordinator), Maria Athanasatos
Administration: Robyn Miller (Co-ordinator), Katherine Alekna, Joanne Kladis, Yvonne Lyon, Jeanette Porter, Roslyn Sydney
Consumer Information Service: Chris Ruggles (Co-ordinator), Jacqueline Isles, Sandra Leach, Jane Lister
Subscriptions: Data entry: Thelma Bracken (Co-ordinator), Chris Forsyth, Jaye Graves, Fiona Pollard, Kerry Preston; Phones and correspondence: Jean Gordon, Rosemary Martin, Kathy Theochari
Information Technology: Herman Kam Wing So, Stephen Macdonald
Customer Service Assistant: Peter Griffin

FINANCE AND PROPERTY
Manager: Alan Johnston **Accounts:** Dom Cosio, Jeanette Dwyer, Sharon Schilling

MARKETING
Manager: Janice McEwen **Marketing Assistant:** Michelle Sprod
Consumer Research Manager: Chris Franks **Associate Research Manager:** Mary Harris
Consumer Research: Jim Lemon, Mary Heffernan, Kate Murdoch, Joe Sydney
Market Research: Amy Faber (Co-ordinator), Jo-ann Poole, Christine Shaday

POLICY AND MEDIA
Manager: Mara Bun **Media Liaison Co-ordinator:** Gail Kennedy
Consuming Interest: Lioba Rist (Editor) **Policy Officers:** Peter Kell, Elizabeth Munn

PRODUCTION
Manager: Dorothy Hilbery **Designers:** Chris Roberts (Magazines), Jeff Young (Marketing)
Photographer: Rhonda Thwaite

QUALITY ASSURANCE AND CONTROL
Manager: Barbara Manchester
Verification: Ron Bitmead, Michael Carey, Christopher Connolly, Pam Gardiner, Justine Geake, Simon Richmond
Quality Systems Co-ordinator: Lisa Walton

TESTS AND TECHNICAL RESEARCH
Manager: Neill Patterson **Associate Managers:** Des Shales, Bernadette Walsh.
Brian Champion, Annette Coburn (Senior Test Officers), Sharma Cooray, Stephen Fisher, Warren Foung, Dorothy Kneale, Marissa Nerwich, Louise Newey, Raja Rajagopal, Beverley Reichman, Brian de Ridder, Jan Rigby, Helen Ross, Helen Rowsell, Darren Yates

Marketing statistics by GfK Marketing Services Pty Ltd

The Association is governed by an honorary council elected by the voting members. (For information about voting membership please contact our Information Service on (02) 559 9855.) Members of the Council give their time without reimbursement, and are not engaged as principals in industry, advertising or sales.

COUNCIL
Chair: Suzanne Russell MBA, BEd (Home Economics) **Deputy Chair:** Liza Newby LLB
Members: Allan Barton PhD; Professor George Bennett BA, PhD, ASTC; John Braithwaite; Associate Professor Simon Chapman PhD; Professor Graham de Vahl Davis AM, FTS, BE, PhD; Arthur Chesterfield-Evans MB BS; Patrick Griffin BA, LLB; Dianne Hill FCA; Ann Montague BA, MEd; Steven Pyott MSc, CTextATI, Grad Cert Ed, Adv Dip Ed; Itzhak Rez LLB, MBA; Fred Robins PhD; Liesel Scholem BA (Hons), Dip Ed, MAPsS; Graeme Wilfen BA, LLM; John T.D. Wood BArch, FRAIA.

TWELVE MONTH INDEX

JUNE 1994 — MAY 1995

(T) Test
(D) Includes assessment of suitability for people with disabilities
(U) Update of previous report
* Additions or corrections to reports, small follow-up items, or letters

Aids for the disabled Nov
Annual buying guide Dec

Baby monitors Nov (T,D)
Bank service Sep
Batteries, disposal Feb
Birth control, methods of Oct
Bread Mar (T)
Bullbar dangers Jun
Buying a fitted kitchen Sep
Buying guide, annual Dec

Cars
- bullbar dangers Jun
- CD adaptors Mar (T)
- child restraints Apr (T)
- crash tests Aug
- half lead petrol Oct
- insurance May
- Landcruiser tyres Apr
- recalls Dec
- reliability survey Mar
- safer Mar

Caring for older people Jan, Feb*, Mar*
Carpets, 'unstainable' Oct (T)
CD adaptors for cars Mar (T)
CD players, personal Mar (T)
Chainsaws Jul (T)
Champagne and sparkling wine Dec (T)
Charities Jun, Feb*
Childcare Oct, Nov
Child car restraints Apr (T)
Chipper/shredders Jan (T)
Compost bins Dec (T)
Contact lenses Jul
Contingency fees Jan, Mar*
Contraception, methods of Oct
Credit card costs Jan
Credit Reference Association Sep

Deadlocks Dec (T)
Disabled, aids for Nov
Dishwashers Apr (T,D)
Drugs, cheaper prescriptions Jan, Mar

EnergyCard Jan, Mar*
Ethical investing Jun

Fabrics, sunscreen Jan (T), Mar*
Fan heaters Jun (T,D)
Fans, pedestal Oct (T)
Financial planners Apr
Food
- bread Mar (T)
- frozen meals Sep (T)
- nutrient claims on labels Feb
- nutrition information trends Aug
- pâté Jun (T)
- peanut butter Jul (T)
- processed meat May
- sandwiches, pre-packaged Feb (T)
- sports drinks Mar (T)
- storage Mar
- trends Dec

Food processors Nov (T,D)
Ford truck warranty Jul
Frozen meals Sep (T)

G-Code programmer Jun (T), Feb*
'Green' homes Apr
'Green' organisations Oct

Half lead petrol Oct
Hearing damage Apr
Heaters, fan Jun (T,D)
Homes, 'green' Apr
Hot water trial Sep

Income protection insurance Jul, Oct*
Index, four-year Jun
Insect repellents Jan (T), Feb(U)
Insurance
- car May
- information brochures Aug
- income protection Jul, Oct*

Investment advice Apr

Kitchen, buying a Sep

Labelling, nutrient claims Feb
Lamps, solar Oct (T)
Lawn trimmers Oct (T)
Lead May
Life insurance commissions Aug
Locks, exterior door Dec (T)

Meat, processed May
Mobile phones Aug (T), Nov*
Mortgage managers Mar
Mosquito repellents Jan (T), Feb(U)

Nader, Ralph, speech Mar
Nutrient claims on food labels Feb
Nutrition information trends Aug

Older people, caring for Jan, Feb*, Mar*
Oven cleaners Sep (T), Nov*
Overlockers May (T)

Paint, exterior Aug (T), Oct*
Pâté Jun (T)
Pay TV May
Pedestal fans Oct (T)
Peanut butter Jul (T)
Petrol, half lead Oct
Plastics recycling Jun
Portable stereos (with CD player) Jan (T)
Prescription drugs, cheaper Jan
Public transport Sep

Refunds Feb
Repellents, mosquito Jan (T), Feb (U)

Sandwiches, pre-packaged Feb (T)
Selling your home Jun
Solar lamps Oct (T)
Sparkling wine and champagne Dec (T)
Sports drinks Mar (T)
Statutory derivative action Aug
Stereos, portable (with CD player) Jan (T)
Strata management Dec
Strollers, layback umbrella Aug (T,D)
Sunscreen fabrics Jan (T), Mar*
Supermarket survey Jul

Telephone, privacy Jun
Telephones, mobile Aug (T), Nov*
Televisions
- 51 cm Apr (T)
- large-screen Jun (T)

Timber, how to buy 'green' Feb
Timer switches, electric Feb (T)
Transport, public Sep
Tyres, Landcruiser Apr

'Unstainable' carpet Oct (T)

Vacuum cleaners, low-priced Jul (T,D)
Video recorders Feb (T)

Washing machines
Sep (T,D), Nov (U,T,D), Feb*
Wood, how to buy 'green' Feb

ISSN 0009 496X Print post approved PP224733/00035
Wholly printed in Australia by Wilke Color, 37–49 Browns Road, Clayton 3168 in 1995 for the publisher, Australian Consumers' Association, 57 Carrington Road, Marrickville 2204.